

# 2006

## Life

## Accident

## and Health

# Supplement Report

Statistics Section

May 2007



# DIFP

Department of Insurance  
Financial Institutions &  
Professional Registration



## PREFACE

The **Missouri Life, Accident & Health Supplement Report 2006** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2006. This form is used to collect data in greater detail than reported in the 2006 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 20 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. Charts have also been included in this publication, for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years. A chart was not provided for Medicare Part D, as this data has only been collected for the last two years. Also, a new line of business was added to the supplement this year, Medicare Advantage.

This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Report 2006** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at [www.difp.mo.gov](http://www.difp.mo.gov).



# Other Publications

## Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Property & Casualty Supplement Data Report***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Product Liability (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/prodliab/index.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***  
summary information: <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***  
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

**Databases:** For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.



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**SAMPLE COPY  
OF  
ANNUAL STATEMENT  
SUPPLEMENT FOR MISSOURI  
FOR YEAR ENDING  
DECEMBER 31, 2006**



	MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION <b>ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI</b>				FOR YEAR ENDING <b>2006</b>				
<b>DUE DATE - MARCH 1</b>						<b>SEE INSTRUCTIONS ON REVERSE SIDE</b>			
NAIC GROUP NUMBER		NAIC COMPANY NUMBER		COMPANY		PERSON COMPLETING FORM		TELEPHONE NUMBER	
<b>LIFE INSURANCE</b>									
<b>INDIVIDUAL BUSINESS</b>		I NUMBER OF INSURED	II DIRECT PREMIUM & ANNUITY CONSIDERATIONS	III DIRECT DIVIDENDS TO POLICYHOLDER	IV DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	V LIFE INSURANCE IN FORCE (000) DECEMBER 31		VI	
1.1) Whole									
1.2) Term									
1.3) Universal									
1.4) Graded Death Benefits									
1.5) Credit									
1.6) Variable Life									
1.7) Annuities (with life contingencies)									
a) Ordinary									
b) Variable									
c) Modified Guaranteed									
d) Equity Indexed									
1.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)									
1.9) Other Considerations									
<b>1.10) TOTAL INDIVIDUAL</b>									
<b>GROUP BUSINESS</b>									
2.1) Whole									
2.2) Term									
2.3) Universal									
2.4) Graded Death Benefits									
2.5) Credit									
2.6) Variable Life									
2.7) Annuities (with life contingencies)									
a) Ordinary									
b) Variable									
c) Modified Guaranteed									
d) Equity Indexed									
2.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)									
2.9) Other Considerations									
<b>2.10) TOTAL GROUP</b>									
<b>3) TOTAL LIFE</b>									
<b>ACCIDENT &amp; HEALTH INSURANCE</b>									
<b>INDIVIDUAL BUSINESS</b>		I NUMBER OF INSURED	II DIRECT PREMIUMS WRITTEN	III DIRECT PREMIUMS EARNED	IV DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	V DIRECT LOSSES PAID		VI DIRECT LOSSES INCURRED	
4.1) Comprehensive Medical Expense (see definition on reverse side)									
4.2) Medicare Supplement									
4.3) Long Term Care									
4.4) Specified Disease									
4.5) Accident Only									
4.6) Disability Income									
4.7) Dental									
4.8) Limited Benefit									
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5.5) Accident Only									
5.6) Disability Income									
5.7) Dental									
5.8) Limited Benefit									
5.9) Short Term Credit Disability (less than 10 years)									
5.10) Long Term Credit Disability (Mortgage)									
5.11) Credit Unemployment									
5.12) Stop Loss									
5.13) Medicare Part D									
5.14) Medicare Advantage									
<b>5.15) TOTAL GROUP</b>									
<b>6) TOTAL ACCIDENT &amp; HEALTH</b>									
SEE REVERSE SIDE FOR ADDITIONAL INFORMATION NEEDED FOR SMALL EMPLOYERS AND ASSOCIATIONS									



ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION

	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)						

7.2) Number of insured employers reported on Line 5.1a:

7.3) Number of insured employers reported on Line 7.1:

ADDITIONAL ASSOCIATION INFORMATION

	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations granted exemption from 379.936.1(1)						
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8.4) Large employers in association plans <b>not</b> granted exemption from 379.936.1(1)						

8.1a) Number of insured employers reported on Line 8.1:

8.2a) Number of insured employers reported on Line 8.2:

8.3a) Number of insured employers reported on Line 8.3:

8.4a) Number of insured employers reported on Line 8.4:

DEFINITIONS FOR SPECIFIC LINES OF BUSINESS

NUMBER OF INSUREDS AS OF DECEMBER 31 OF REPORT YEAR:

For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.

COMPREHENSIVE MEDICAL EXPENSE:

This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured person's primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.

LIMITED BENEFIT:

Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.

SMALL EMPLOYER:

(2-50 employees) (Line 5.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

ASSOCIATION:

(Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

SMALL EMPLOYER:

(3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

STOP LOSS:

Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self funded health benefit plans.

MEDICARE PART D:

Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.

MEDICARE ADVANTAGE:

A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

ADDITIONAL ASSOCIATION INFORMATION (LINES 8.1 THROUGH 8.4a):

Data on employers obtaining coverage though an association plan, where such association includes both small employers (3-25 employees) and large employers, as defined in 376.421.1(5)(e) RSMo. For lines 8.1 and 8.3, report data for employers in associations that were granted an exemption to the rating provisions of 379.936.1(1) RSMo., as per 376.421.1(5)(e) RSMo. Lines 8.2 and 8.4 should include employers in similarly situated associations providing coverage to both large and small employers, but which have not been granted such as exemption.

If additional definitions are needed for detail lines of business, please send a self-addressed stamped envelope to this office (no phone calls please).

EXPLANATION IF PREMIUMS ARE REPORTED, BUT NO INSUREDS:



# DEFINITION OF TERMS

## Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of **1 (one)**.

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Cash Flow Loss Ratio:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though



legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.



# DEFINITION OF TERMS

## Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Small Employer (2 – 50 employees) or (3 – 25 employees):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**Small Employer (3 – 25 employees):** Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.



**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.



**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**1997- 2006**



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$756,589,702	\$658,090,263	\$279,139,901	86.98%	123.88%	-0.81%
1998	\$737,806,789	\$677,662,393	\$293,619,172	91.85%	131.64%	-2.48%
1999	\$769,291,874	\$861,967,438	\$302,475,773	112.05%	151.37%	4.27%
2000	\$786,815,707	\$833,166,168	\$315,707,873	105.89%	146.02%	2.28%
2001	\$752,703,695	\$737,354,868	\$310,524,941	97.96%	139.22%	-4.34%
2002	\$784,548,602	\$834,005,699	\$316,967,016	106.30%	146.71%	4.23%
2003	\$719,119,352	\$797,276,767	\$323,220,961	110.87%	155.82%	-8.34%
2004	\$760,946,118	\$860,216,353	\$311,864,185	113.05%	154.03%	5.82%
2005	\$701,647,462	\$1,237,629,495	\$308,194,063	176.39%	220.31%	-7.79%
2006	\$725,236,838	\$788,864,126	\$310,866,850	108.77%	151.64%	3.36%

### INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$202,069,333	\$96,631,379	\$6,311,397	47.82%	50.94%	8.18%
1998	\$221,500,043	\$114,176,192	\$5,990,993	51.55%	54.25%	9.62%
1999	\$200,973,899	\$124,310,754	\$9,856,079	61.85%	66.76%	-9.27%
2000	\$213,945,592	\$137,088,684	\$6,372,973	64.08%	67.06%	6.45%
2001	\$232,002,403	\$125,602,619	\$13,119,985	54.14%	59.79%	8.44%
2002	\$264,255,937	\$191,261,162	\$15,404,195	72.38%	78.21%	13.90%
2003	\$311,467,903	\$184,996,306	\$10,173,738	59.39%	62.66%	17.87%
2004	\$347,382,114	\$212,249,288	\$9,263,420	61.10%	63.77%	11.53%
2005	\$346,852,356	\$259,159,296	\$8,750,340	74.72%	77.24%	-0.15%
2006	\$324,914,256	\$205,976,421	\$9,376,107	63.39%	66.28%	-6.32%

### INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$555,406,068	\$291,322,586	\$16,075,439	52.45%	55.35%	21.07%
1998	\$501,927,504	\$950,382,233	\$27,991,550	189.35%	194.92%	-9.63%
1999	\$392,321,964	\$318,771,594	\$6,557,565	81.25%	82.92%	-21.84%
2000	\$368,902,373	\$368,554,786	\$7,066,780	99.91%	101.82%	-5.97%
2001	\$414,523,544	\$444,132,853	\$6,122,175	107.14%	108.62%	12.37%
2002	\$464,925,509	\$359,544,541	\$5,035,888	77.33%	78.42%	12.16%
2003	\$491,131,691	\$331,504,239	\$6,524,954	67.50%	68.83%	5.64%
2004	\$552,152,498	\$479,281,007	\$4,442,311	86.80%	87.61%	12.42%
2005	\$504,117,494	\$348,497,145	\$5,165,009	69.13%	70.15%	-8.70%
2006	\$507,239,598	\$394,254,964	\$4,264,290	77.73%	78.57%	0.62%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$9,292,790	\$5,323,448	\$58,069	57.29%	57.91%	2.69%
1998	\$9,724,478	\$5,813,348	\$57,334	59.78%	60.37%	4.65%
1999	\$10,029,134	\$6,156,816	\$55,153	61.39%	61.94%	3.13%
2000	\$9,778,212	\$5,931,444	\$62,754	60.66%	61.30%	-2.50%
2001	\$10,878,673	\$8,150,202	\$52,431	74.92%	75.40%	11.25%
2002	\$10,412,824	\$7,480,188	\$201,132	71.84%	73.77%	-4.28%
2003	\$10,595,166	\$7,331,969	\$194,172	69.20%	71.03%	1.75%
2004	\$10,223,158	\$7,853,757	\$190,529	76.82%	78.69%	-3.51%
2005	\$9,615,705	\$8,308,272	\$179,856	86.40%	88.27%	-5.94%
2006	\$8,937,343	\$8,483,380	\$162,029	94.92%	96.73%	-7.05%

### INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,538,696	\$5,392,166	\$0	39.83%	39.83%	5.41%
1998	\$7,418,178	\$6,506,799	\$0	87.71%	87.71%	-45.21%
1999	\$6,995,630	\$5,659,503	\$0	80.90%	80.90%	-5.70%
2000	\$6,413,822	\$4,115,994	\$514	64.17%	64.18%	-8.32%
2001	\$7,444,004	\$2,816,772	\$2,734	37.84%	37.88%	16.06%
2002	\$8,279,028	\$3,618,201	\$6,441	43.70%	43.78%	11.22%
2003	\$3,536,919	\$2,241,861	\$0	63.38%	63.38%	-57.28%
2004	\$3,297,476	\$2,866,583	\$0	86.93%	86.93%	-6.77%
2005	\$4,054,966	\$2,669,454	\$0	65.83%	65.83%	22.97%
2006	\$4,866,381	\$1,681,669	\$0	34.56%	34.56%	20.01%

### INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$201,761,539	\$109,752,776	\$1,189,313	54.40%	54.99%	42.02%
1998	\$198,382,492	\$83,559,561	\$1,609,929	42.12%	42.93%	-1.67%
1999	\$241,739,686	\$268,122,865	\$816,647	110.91%	111.25%	21.86%
2000	\$267,257,239	\$179,877,908	\$1,943,311	67.31%	68.03%	10.56%
2001	\$312,984,706	\$146,437,278	\$10,028,648	46.79%	49.99%	17.11%
2002	\$263,942,909	\$153,198,805	\$9,623,305	58.04%	61.69%	-15.67%
2003	\$281,526,177	\$171,943,996	\$2,295,915	61.08%	61.89%	6.66%
2004	\$266,155,970	\$298,729,942	\$3,393,872	112.24%	113.51%	-5.46%
2005	\$264,276,576	\$353,997,068	\$3,668,394	133.95%	135.34%	-0.71%
2006	\$268,013,253	\$204,479,712	\$3,054,607	76.29%	77.43%	1.41%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$447,752,011	\$699,039,282	\$3,465,579	156.12%	156.90%	-10.46%
1998	\$364,692,267	\$775,666,885	\$3,366,450	212.69%	213.61%	-18.55%
1999	\$407,245,440	\$779,679,935	\$3,527,055	191.45%	192.32%	11.67%
2000	\$373,200,127	\$900,976,486	\$3,258,370	241.42%	242.29%	-8.36%
2001	\$1,305,828,841	\$1,007,825,710	\$2,541,149	77.18%	77.37%	249.90%
2002	\$1,554,696,964	\$872,194,110	\$1,965,701	56.10%	56.23%	19.06%
2003	\$1,266,302,842	\$823,503,089	\$1,915,121	65.03%	65.18%	-18.55%
2004	\$1,208,751,601	\$1,005,859,160	\$1,418,229	83.21%	83.33%	-4.54%
2005	\$1,212,579,611	\$1,133,952,482	\$849,961	93.52%	93.59%	0.32%
2006	\$1,089,198,163	\$1,374,264,980	\$852,692	126.17%	126.25%	-10.18%

### INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$143,713,213	\$74,691,484	\$388,613	51.97%	52.24%	1313.19%
1998	\$275,157,586	\$122,054,554	\$442,265	44.36%	44.52%	91.46%
1999	\$240,866,934	\$168,874,196	\$307,035	70.11%	70.24%	-12.46%
2000	\$235,538,781	\$258,676,378	\$371,233	109.82%	109.98%	-2.21%
2001	\$416,637,139	\$237,931,299	\$491,892	57.11%	57.23%	76.89%
2002	\$892,245,719	\$460,158,691	\$64,575,284	51.57%	58.81%	114.15%
2003	\$1,104,621,663	\$565,750,142	\$59,360,346	51.22%	56.59%	23.80%
2004	\$1,114,587,077	\$702,024,508	\$52,713,101	62.99%	67.71%	0.90%
2005	\$1,048,332,179	\$827,719,273	\$47,621,403	78.96%	83.50%	-5.94%
2006	\$1,088,966,954	\$1,009,354,714	\$45,876,413	92.69%	96.90%	3.88%

### INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$6,328,519	\$3,369,874	\$0	53.25%	53.25%	-94.65%
1998	\$1,709,865	\$712,143	\$0	41.65%	41.65%	-72.98%
1999	\$4,992,238	\$9,810,664	\$0	196.52%	196.52%	191.97%
2000	\$7,815,654	\$15,272,217	\$0	195.41%	195.41%	56.56%
2001	\$53,670,936	\$8,640,161	\$0	16.10%	16.10%	586.71%
2002	\$89,880,827	\$12,790,919	\$0	14.23%	14.23%	67.47%
2003	\$11,725,883	\$4,516,103	\$0	38.51%	38.51%	-86.95%
2004	\$27,098,172	\$2,257,259	\$0	8.33%	8.33%	131.10%
2005	\$19,308,562	\$18,457,937	\$0	95.59%	95.59%	-28.75%
2006	\$31,764,685	\$25,070,263	\$0	78.92%	78.92%	64.51%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$23,407,432	\$405,401	\$0	1.73%	1.73%	484.19%
1998	\$26,567,556	\$4,278,417	\$0	16.10%	16.10%	13.50%
1999	\$55,099,046	\$7,696,289	\$19,267	13.97%	14.00%	107.39%
2000	\$57,750,428	\$19,570,277	\$31,386	33.89%	33.94%	4.81%
2001	\$74,018,507	\$21,347,556	\$0	28.84%	28.84%	28.17%
2002	\$112,708,695	\$35,525,743	\$0	31.52%	31.52%	52.27%
2003	\$147,198,494	\$42,698,243	\$0	29.01%	29.01%	30.60%
2004	\$267,201,368	\$43,888,877	\$0	16.43%	16.43%	81.52%
2005	\$321,080,132	\$69,014,616	\$0	21.49%	21.49%	20.16%
2006	\$446,186,722	\$134,225,653	\$0	30.08%	30.08%	38.96%

### INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$1,437,002,725	\$502,505,193	\$58,142	34.97%	34.97%	31.82%
1998	\$1,425,849,885	\$660,732,016	\$4,043	46.34%	46.34%	-0.78%
1999	\$1,593,326,078	\$820,192,380	\$444	51.48%	51.48%	11.75%
2000	\$1,683,353,647	\$1,117,711,940	\$429	66.40%	66.40%	5.65%
2001	\$686,818,234	\$401,133,945	\$593,974	58.40%	58.49%	-59.20%
2002	\$88,565,544	\$52,125,293	\$561,135	58.86%	59.49%	-87.10%
2003	\$102,610,655	\$39,995,760	\$498,456	38.98%	39.46%	15.86%
2004	\$96,881,454	\$48,101,602	\$277,219	49.65%	49.94%	-5.58%
2005	\$100,971,117	\$66,680,404	\$101,959	66.04%	66.14%	4.22%
2006	\$91,593,260	\$71,457,947	\$42,509	78.02%	78.06%	-9.29%

### INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A
2002	\$399,119,934	\$352,898,306	\$0	88.42%	88.42%	N/A
2003	\$480,669,951	\$377,279,394	\$102	78.49%	78.49%	20.43%
2004	\$496,081,628	\$459,729,681	\$0	92.67%	92.67%	3.21%
2005	\$448,897,065	\$529,386,474	\$177	117.93%	117.93%	-9.51%
2006	\$519,929,434	\$547,251,323	\$85	105.25%	105.25%	15.82%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$36,818,770	\$208,639,343	\$385,346	566.67%	567.71%	100.48%
1998	\$42,253,689	\$140,776,080	\$166,639	333.17%	333.56%	14.76%
1999	\$59,186,388	\$61,142,484	\$138,663	103.30%	103.54%	40.07%
2000	\$45,330,946	\$72,108,705	\$155,077	159.07%	159.41%	-23.41%
2001	\$58,751,294	\$70,812,812	\$38,386	120.53%	120.60%	29.61%
2002	\$72,219,558	\$101,223,887	\$78,323	140.16%	140.27%	22.92%
2003	\$58,182,769	\$199,755,503	\$58,983	343.32%	343.43%	-19.44%
2004	\$47,766,867	\$159,350,495	\$72,074	333.60%	333.75%	-17.90%
2005	\$48,687,415	\$79,016,263	\$75,575	162.29%	162.45%	1.93%
2006	\$33,344,915	\$195,331,633	\$64,850	585.79%	585.99%	-31.51%

### GROUP TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$274,783,488	\$256,334,397	\$5,077,839	93.29%	95.13%	-3.42%
1998	\$280,717,814	\$249,110,106	\$3,561,260	88.74%	90.01%	2.16%
1999	\$281,091,200	\$321,445,911	\$2,974,685	114.36%	115.41%	0.13%
2000	\$298,123,665	\$900,454,791	\$3,111,616	302.04%	303.08%	6.06%
2001	\$340,012,832	\$440,792,052	\$3,499,348	129.64%	130.67%	14.05%
2002	\$320,918,890	\$367,675,046	\$4,138,916	114.57%	115.86%	-5.62%
2003	\$346,465,528	\$348,268,875	\$3,769,039	100.52%	101.61%	7.96%
2004	\$340,509,430	\$375,549,371	\$2,662,813	110.29%	111.07%	-1.72%
2005	\$376,714,634	\$397,857,704	\$1,296,566	105.61%	105.96%	10.63%
2006	\$429,762,613	\$358,404,593	\$1,551,526	83.40%	83.76%	14.08%

### GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$18,776,252	\$12,841,895	\$33,708	68.39%	68.57%	-48.97%
1998	\$22,038,373	\$17,514,625	\$16,022	79.47%	79.55%	17.37%
1999	\$43,447,617	\$33,488,229	\$60,284	77.08%	77.22%	97.15%
2000	\$48,519,127	\$24,659,765	\$60,860	50.82%	50.95%	11.67%
2001	\$28,147,577	\$42,363,105	\$232,777	150.50%	151.33%	-41.99%
2002	\$38,246,367	\$58,441,328	\$62,270	152.80%	152.97%	35.88%
2003	\$84,220,414	\$22,705,391	\$114,261	26.96%	27.10%	120.21%
2004	\$35,587,319	\$25,201,675	\$233,826	70.82%	71.47%	-57.75%
2005	\$31,283,999	\$30,446,603	\$25,564	97.32%	97.40%	-12.09%
2006	\$29,301,961	\$36,623,309	\$69,924	124.99%	125.22%	-6.34%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$7,238,486	\$2,867,847	\$0	39.62%	39.62%	2.24%
1998	\$7,814,774	\$3,151,026	\$0	40.32%	40.32%	7.96%
1999	\$7,234,680	\$3,873,207	\$0	53.54%	53.54%	-7.42%
2000	\$8,110,342	\$4,257,520	\$0	52.49%	52.49%	12.10%
2001	\$7,243,641	\$3,893,630	\$0	53.75%	53.75%	-10.69%
2002	\$6,794,329	\$4,078,730	\$0	60.03%	60.03%	-6.20%
2003	\$5,670,626	\$3,778,556	\$0	66.63%	66.63%	-16.54%
2004	\$7,165,366	\$4,885,565	\$0	68.18%	68.18%	26.36%
2005	\$5,742,761	\$5,271,944	\$0	91.80%	91.80%	-19.85%
2006	\$6,078,944	\$5,664,078	\$0	93.18%	93.18%	5.85%

### GROUP CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$44,096,400	\$20,087,508	\$155,318	45.55%	45.91%	-0.74%
1998	\$56,047,684	\$18,634,939	\$96,959	33.25%	33.42%	27.10%
1999	\$59,966,043	\$22,088,449	\$99,903	36.83%	37.00%	6.99%
2000	\$56,821,057	\$22,203,611	\$86,251	39.08%	39.23%	-5.24%
2001	\$52,362,733	\$23,437,134	\$55,813	44.76%	44.87%	-7.85%
2002	\$32,514,714	\$23,174,177	\$31,793	71.27%	71.37%	-37.90%
2003	\$31,327,282	\$22,656,984	\$11,355	72.32%	72.36%	-3.65%
2004	\$33,920,188	\$18,191,182	\$33,742	53.63%	53.73%	8.28%
2005	\$34,553,971	\$15,962,140	\$43,284	46.19%	46.32%	1.87%
2006	\$31,965,380	\$16,229,948	\$28,318	50.77%	50.86%	-7.49%

### GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$5,443,500	\$5,111,624	\$0	93.90%	93.90%	20.52%
1998	\$8,316,438	\$4,419,313	\$1,567	53.14%	53.16%	52.78%
1999	\$5,798,861	\$5,167,036	\$7,113	89.10%	89.23%	-30.27%
2000	\$25,603,035	\$88,650,337	\$7,082	346.25%	346.28%	341.52%
2001	\$69,002,443	\$14,036,900	\$3,569	20.34%	20.35%	169.51%
2002	\$38,795,524	\$14,271,192	\$1,359	36.79%	36.79%	-43.78%
2003	\$26,933,545	\$11,105,514	\$11,660	41.23%	41.28%	-30.58%
2004	\$39,853,535	\$15,457,657	\$5,399	38.79%	38.80%	47.97%
2005	\$20,486,416	\$20,592,546	\$3,748	100.52%	100.54%	-48.60%
2006	\$22,475,590	\$19,826,088	\$2,623	88.21%	88.22%	9.71%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$370,956,473	\$408,190,268	\$696,970	110.04%	110.23%	44.89%
1998	\$184,011,461	\$582,116,627	\$728,430	316.35%	316.74%	-50.40%
1999	\$121,633,339	\$706,163,075	\$846,885	580.57%	581.26%	-33.90%
2000	\$181,983,805	\$342,626,170	\$941,968	188.27%	188.79%	49.62%
2001	\$873,006,299	\$822,323,683	\$1,530,329	94.19%	94.37%	379.72%
2002	\$608,524,892	\$737,808,792	\$2,324,553	121.25%	121.63%	-30.30%
2003	\$560,615,173	\$731,466,554	\$706,082	130.48%	130.60%	-7.87%
2004	\$799,869,908	\$597,706,268	\$558,916	74.73%	74.80%	42.68%
2005	\$589,733,120	\$1,383,275,797	\$554,174	234.56%	234.65%	-26.27%
2006	\$497,524,140	\$765,071,081	\$469,820	153.78%	153.87%	-15.64%

### GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$36,338,421	\$61,880,307	\$89,513	170.29%	170.54%	161.25%
1998	\$94,921,436	\$99,141,536	\$31,249	104.45%	104.48%	161.22%
1999	\$94,551,163	\$155,124,310	\$6,602	164.06%	164.07%	-0.39%
2000	\$140,205,481	\$313,054,457	-\$48,589	223.28%	223.25%	48.29%
2001	\$384,017,504	\$232,481,281	-\$59,345	60.54%	60.52%	173.90%
2002	\$327,358,573	\$268,234,268	\$4,857,544	81.94%	83.42%	-14.75%
2003	\$510,198,110	\$312,627,270	\$4,824,799	61.28%	62.22%	55.85%
2004	\$545,078,706	\$383,649,710	\$4,492,924	70.38%	71.21%	6.84%
2005	\$551,621,191	\$489,854,581	\$4,359,578	88.80%	89.59%	1.20%
2006	\$767,946,981	\$563,959,933	\$4,995,914	73.44%	74.09%	39.22%

### GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$4,798,484	\$3,273,782	\$0	68.23%	68.23%	-91.47%
1998	\$277,251	\$4,367,127	\$0	1575.15%	1575.15%	-94.22%
1999	\$694,752	\$4,759,477	\$0	685.06%	685.06%	150.59%
2000	\$665,569	\$10,288,633	\$0	1545.84%	1545.84%	-4.20%
2001	\$101,924,483	\$5,793,455	\$0	5.68%	5.68%	15213.89%
2002	\$165,241,304	\$9,376,879	\$0	5.67%	5.67%	62.12%
2003	\$31,411,424	\$8,025,290	\$0	25.55%	25.55%	-80.99%
2004	\$71,622,384	\$12,195,641	\$0	17.03%	17.03%	128.01%
2005	\$31,835,305	\$31,978,752	\$0	100.45%	100.45%	-55.55%
2006	\$35,880,969	\$40,451,597	\$0	112.74%	112.74%	12.71%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$0	\$0	\$0	N/A	N/A	-100.00%
1998	\$500	\$0	\$0	0.00%	0.00%	N/A
1999	\$5,357,853	\$0	\$0	0.00%	0.00%	1071470.60%
2000	\$1,581,151	\$2,223	\$0	0.14%	0.14%	-70.49%
2001	\$18,586,973	\$3,821	\$0	0.02%	0.02%	1075.53%
2002	\$35,169,851	\$1,936,319	\$0	5.51%	5.51%	89.22%
2003	\$30,014,836	\$21,280,695	\$0	70.90%	70.90%	-14.66%
2004	\$35,382,506	\$3,993,697	\$0	11.29%	11.29%	17.88%
2005	\$96,677,488	\$14,885,329	\$0	15.40%	15.40%	173.24%
2006	\$16,182,035	\$12,902,183	\$0	79.73%	79.73%	-83.26%

### GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$1,322,897,075	\$383,503,639	\$91,305	28.99%	29.00%	40.77%
1998	\$1,606,435,726	\$390,351,429	\$41,218	24.30%	24.30%	21.43%
1999	\$2,167,702,978	\$1,231,052,182	\$11,420	56.79%	56.79%	34.94%
2000	\$2,169,000,193	\$862,329,688	\$13,741	39.76%	39.76%	0.06%
2001	\$1,416,297,222	\$498,711,783	\$28,787	35.21%	35.21%	-34.70%
2002	\$852,055,259	\$400,275,113	\$0	46.98%	46.98%	-39.84%
2003	\$912,652,486	\$238,901,277	\$0	26.18%	26.18%	7.11%
2004	\$779,182,519	\$259,816,261	\$0	33.34%	33.34%	-14.62%
2005	\$758,951,112	\$215,137,062	\$0	28.35%	28.35%	-2.60%
2006	\$803,890,545	\$424,445,420	\$0	52.80%	52.80%	5.92%

### GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A
2002	\$479,500,359	\$231,258,254	\$25,191	48.23%	48.23%	N/A
2003	\$613,288,549	\$231,100,282	\$16,401	37.68%	37.68%	27.90%
2004	\$678,698,288	\$524,139,878	\$5,471	77.23%	77.23%	10.67%
2005	\$829,544,819	\$486,823,694	\$1,718	58.69%	58.69%	22.23%
2006	\$1,295,029,723	\$1,620,116,075	\$6,042	125.10%	125.10%	56.11%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$214,068,823	\$163,271,672	76.27%	\$216,319,051	\$164,770,765	76.17%	-14.60%
1998	\$227,961,849	\$164,179,112	72.02%	\$228,183,345	\$155,162,602	68.00%	6.49%
1999	\$229,883,357	\$156,260,200	67.97%	\$229,433,049	\$159,774,820	69.64%	0.84%
2000	\$248,027,702	\$180,965,664	72.96%	\$255,936,350	\$190,475,649	74.42%	7.89%
2001	\$250,153,122	\$168,437,547	67.33%	\$240,528,224	\$155,941,424	64.83%	0.86%
2002	\$275,410,000	\$154,086,078	55.95%	\$252,714,144	\$150,845,246	59.69%	10.10%
2003	\$285,191,637	\$189,045,030	66.29%	\$284,767,808	\$184,788,664	64.89%	3.55%
2004	\$307,810,813	\$208,452,251	67.72%	\$300,518,616	\$207,662,613	69.10%	7.93%
2005	\$328,386,481	\$225,942,891	68.80%	\$325,211,693	\$217,875,865	67.00%	6.68%
2006	\$340,591,634	\$239,303,706	70.26%	\$347,846,749	\$239,161,619	68.75%	3.72%

### INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$310,425,291	\$231,637,478	74.62%	\$307,562,341	\$237,061,700	77.08%	4.12%
1998	\$312,941,525	\$226,543,453	72.39%	\$308,410,875	\$226,213,628	73.35%	0.81%
1999	\$306,889,507	\$234,062,536	76.27%	\$315,689,351	\$236,918,393	75.05%	-1.93%
2000	\$240,630,139	\$182,467,069	75.83%	\$237,773,684	\$186,599,508	78.48%	-21.59%
2001	\$330,704,751	\$241,400,468	73.00%	\$324,511,768	\$239,482,551	73.80%	37.43%
2002	\$345,606,684	\$231,877,466	67.09%	\$330,545,314	\$231,864,683	70.15%	4.51%
2003	\$341,322,625	\$231,360,020	67.78%	\$341,769,460	\$229,580,797	67.17%	-1.24%
2004	\$323,256,706	\$241,760,172	74.79%	\$336,472,253	\$240,258,015	71.41%	-5.29%
2005	\$324,502,871	\$238,360,551	73.45%	\$326,964,026	\$240,450,847	73.54%	0.39%
2006	\$310,399,602	\$236,360,609	76.15%	\$315,122,856	\$238,049,670	75.54%	-4.35%

### INDIVIDUAL LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$76,345,959	\$26,256,109	34.39%	\$72,724,832	\$37,097,494	51.01%	13.65%
1998	\$90,140,887	\$32,375,532	35.92%	\$83,021,514	\$42,028,904	50.62%	18.07%
1999	\$103,886,674	\$37,008,611	35.62%	\$96,575,484	\$45,790,074	47.41%	15.25%
2000	\$116,192,769	\$42,958,138	36.97%	\$112,144,089	\$58,083,400	51.79%	11.85%
2001	\$128,200,397	\$45,559,028	35.54%	\$118,420,910	\$60,952,678	51.47%	10.33%
2002	\$146,612,156	\$53,077,958	36.20%	\$136,163,460	\$76,391,765	56.10%	14.36%
2003	\$160,677,734	\$60,749,850	37.81%	\$152,231,374	\$85,685,868	56.29%	9.59%
2004	\$165,476,602	\$67,127,857	40.57%	\$158,127,812	\$90,850,534	57.45%	2.99%
2005	\$174,773,182	\$76,403,147	43.72%	\$158,458,592	\$88,928,188	56.12%	5.62%
2006	\$185,431,140	\$86,279,415	46.53%	\$170,254,845	\$112,634,563	66.16%	6.10%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$30,535,697	\$13,712,750	44.91%	\$30,878,769	\$14,095,005	45.65%	1.72%
1998	\$28,476,552	\$12,123,130	42.57%	\$28,836,922	\$12,363,743	42.87%	-6.74%
1999	\$30,619,082	\$14,308,840	46.73%	\$31,023,371	\$14,935,114	48.14%	7.52%
2000	\$31,429,952	\$16,408,080	52.21%	\$31,728,705	\$16,815,008	53.00%	2.65%
2001	\$34,395,473	\$16,748,750	48.69%	\$34,656,393	\$17,637,392	50.89%	9.44%
2002	\$40,683,172	\$19,847,306	48.79%	\$40,117,806	\$20,449,849	50.97%	18.28%
2003	\$44,329,413	\$21,077,976	47.55%	\$45,000,689	\$23,153,492	51.45%	8.96%
2004	\$49,088,053	\$23,964,793	48.82%	\$48,694,411	\$25,558,105	52.49%	10.73%
2005	\$51,162,276	\$25,486,371	49.81%	\$52,122,674	\$27,790,296	53.32%	4.23%
2006	\$53,675,196	\$24,403,828	45.47%	\$53,568,411	\$25,131,162	46.91%	4.91%

### INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$25,026,721	\$8,173,322	32.66%	\$25,596,172	\$8,861,515	34.62%	-2.66%
1998	\$24,719,467	\$9,532,679	38.56%	\$25,123,832	\$10,767,418	42.86%	-1.23%
1999	\$23,295,746	\$9,636,438	41.37%	\$24,019,940	\$11,731,816	48.84%	-5.76%
2000	\$28,663,061	\$9,478,209	33.07%	\$28,439,386	\$10,755,430	37.82%	23.04%
2001	\$32,207,268	\$13,444,108	41.74%	\$30,700,050	\$20,054,937	65.33%	12.37%
2002	\$36,941,318	\$16,209,065	43.88%	\$37,593,334	\$13,838,188	36.81%	14.70%
2003	\$36,397,695	\$16,185,204	44.47%	\$36,884,388	\$18,620,803	50.48%	-1.47%
2004	\$40,880,088	\$18,717,124	45.79%	\$40,573,682	\$19,492,689	48.04%	12.32%
2005	\$43,749,097	\$18,631,600	42.59%	\$43,869,645	\$20,020,395	45.64%	7.02%
2006	\$47,939,093	\$20,627,176	43.03%	\$47,857,335	\$20,900,265	43.67%	9.58%

### INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$64,755,600	\$28,796,257	44.47%	\$64,717,533	\$39,382,677	60.85%	0.85%
1998	\$65,766,218	\$28,621,839	43.52%	\$65,502,190	\$49,964,370	76.28%	1.56%
1999	\$66,490,592	\$32,121,787	48.31%	\$66,946,605	\$48,494,601	72.44%	1.10%
2000	\$69,624,534	\$39,245,301	56.37%	\$70,808,118	\$51,999,855	73.44%	4.71%
2001	\$70,982,921	\$42,743,391	60.22%	\$71,622,440	\$67,075,314	93.65%	1.95%
2002	\$73,743,463	\$40,622,002	55.09%	\$74,347,831	\$46,478,692	62.52%	3.89%
2003	\$75,424,426	\$44,821,395	59.43%	\$76,643,511	\$54,384,423	70.96%	2.28%
2004	\$82,139,891	\$46,835,397	57.02%	\$82,487,795	\$53,586,832	64.96%	8.90%
2005	\$85,801,427	\$51,589,954	60.13%	\$87,912,057	\$61,528,374	69.99%	4.46%
2006	\$93,012,778	\$50,660,961	54.47%	\$95,149,424	\$56,931,860	59.83%	8.40%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$948,583	\$630,874	66.51%	\$965,890	\$612,976	63.46%	-10.67%
1998	\$964,851	\$621,222	64.39%	\$985,188	\$582,152	59.09%	1.71%
1999	\$1,196,369	\$754,351	63.05%	\$1,089,886	\$634,577	58.22%	24.00%
2000	\$1,249,034	\$874,585	70.02%	\$1,283,034	\$930,116	72.49%	4.40%
2001	\$2,506,633	\$1,337,287	53.35%	\$2,665,734	\$1,466,018	54.99%	100.69%
2002	\$4,206,325	\$1,829,429	43.49%	\$4,116,915	\$2,115,047	51.37%	67.81%
2003	\$4,880,663	\$2,286,521	46.85%	\$4,889,976	\$2,694,350	55.10%	16.03%
2004	\$7,968,150	\$3,230,658	40.54%	\$7,990,035	\$3,674,059	45.98%	63.26%
2005	\$9,514,876	\$4,879,366	51.28%	\$9,581,677	\$5,324,028	55.56%	19.41%
2006	\$11,348,300	\$6,092,444	53.69%	\$11,350,265	\$5,992,842	52.80%	19.27%

### INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$21,641,159	\$11,873,059	54.86%	\$21,669,444	\$12,028,813	55.51%	-3.78%
1998	\$22,338,033	\$12,777,481	57.20%	\$21,901,063	\$13,188,284	60.22%	3.22%
1999	\$22,145,742	\$12,252,166	55.33%	\$22,185,229	\$13,278,427	59.85%	-0.86%
2000	\$21,055,062	\$12,411,458	58.95%	\$21,557,047	\$12,226,552	56.72%	-4.93%
2001	\$22,321,166	\$11,245,469	50.38%	\$22,509,868	\$9,975,914	44.32%	6.01%
2002	\$21,039,844	\$10,848,413	51.56%	\$21,306,915	\$10,421,929	48.91%	-5.74%
2003	\$21,849,233	\$10,806,765	49.46%	\$22,039,973	\$11,266,055	51.12%	3.85%
2004	\$23,600,222	\$11,624,415	49.26%	\$23,496,862	\$11,952,887	50.87%	8.01%
2005	\$24,661,527	\$11,862,867	48.10%	\$24,854,855	\$12,408,237	49.92%	4.50%
2006	\$25,059,968	\$11,948,879	47.68%	\$25,442,835	\$10,858,615	42.68%	1.62%

### INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$10,885,869	\$3,782,576	34.75%	\$10,708,495	\$3,359,893	31.38%	21.38%
1998	\$7,864,783	\$5,760,624	73.25%	\$17,576,632	\$3,248,590	18.48%	-27.75%
1999	\$11,991,865	\$4,897,102	40.84%	\$18,327,635	\$3,909,127	21.33%	52.48%
2000	\$7,889,911	\$3,529,685	44.74%	\$9,598,543	\$2,359,226	24.58%	-34.21%
2001	\$5,269,324	\$2,137,321	40.56%	\$5,016,620	\$1,852,461	36.93%	-33.21%
2002	\$7,658,075	\$2,767,692	36.14%	\$7,038,315	\$2,311,143	32.84%	45.33%
2003	\$3,637,584	\$1,481,337	40.72%	\$4,579,964	\$1,548,296	33.81%	-52.50%
2004	\$2,768,712	\$1,562,445	56.43%	\$3,707,915	\$1,451,410	39.14%	-23.89%
2005	\$2,814,702	\$1,098,982	39.04%	\$2,649,362	\$818,046	30.88%	1.66%
2006	\$1,381,915	\$1,241,348	89.83%	\$2,070,383	\$1,388,078	67.04%	-50.90%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$6,847,931	\$848,163	12.39%	\$7,002,933	\$832,805	11.89%	22.09%
1998	\$6,439,155	\$793,976	12.33%	\$6,451,987	\$788,826	12.23%	-5.97%
1999	\$1,081,683	\$474,763	43.89%	\$1,056,912	\$460,566	43.58%	-83.20%
2000	\$26,217	\$8,463	32.28%	\$153,068	-\$4,249	-2.78%	-97.58%
2001	\$29,199	\$20,427	69.96%	\$95,265	\$83,712	87.87%	11.37%
2002	\$221	\$4	1.81%	\$48,105	-\$6,645	-13.81%	-99.24%
2003	\$4,451	\$502	11.28%	\$4,447	\$969	21.79%	1914.03%
2004	\$7,456	\$0	0.00%	\$7,427	\$235	3.16%	67.51%
2005	\$71,925	\$0	0.00%	\$71,927	-\$227	-0.32%	864.66%
2006	\$15	\$0	0.00%	\$15	\$60	400.00%	-99.98%

### INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$0	\$0	N/A	\$0	\$0	N/A	N/A
1998	\$0	\$0	N/A	\$0	\$0	N/A	N/A
1999	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2000	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2001	\$4	\$2,088	52200.00%	\$4	\$4,418	110450.00%	N/A
2002	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A

### INDIVIDUAL STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$251	\$0	0.00%	\$287	\$0	0.00%	N/A
1998	\$177,558	\$590,885	332.78%	\$177,662	\$457,191	257.34%	70640.24%
1999	\$312,652	\$687,392	219.86%	\$312,647	\$270,215	86.43%	76.08%
2000	\$479,988	\$547,595	114.09%	\$479,896	\$254,948	53.13%	53.52%
2001	\$1,324,659	\$370,577	27.98%	\$1,324,640	\$1,912,430	144.37%	175.98%
2002	\$320,642	\$10,130	3.16%	\$320,642	-\$1,240,043	-386.74%	-75.79%
2003	\$591,153	\$140,570	23.78%	\$591,153	\$140,570	23.78%	84.37%
2004	\$0	\$2,359	N/A	\$0	\$2,359	N/A	-100.00%
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### INDIVIDUAL MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$326,720,230	\$233,559,225	71.49%	\$317,373,556	\$263,955,295	83.17%	N/A

### INDIVIDUAL MEDICARE ADVANTAGE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$128,954,432	\$95,594,103	74.13%	\$126,659,916	\$109,997,112	86.84%	N/A

### GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$250,554,265	\$191,217,084	76.32%	\$249,987,043	\$187,318,916	74.93%	-11.25%
1998	\$282,927,541	\$207,185,252	73.23%	\$279,259,123	\$211,931,827	75.89%	12.92%
1999	\$305,093,451	\$235,252,468	77.11%	\$304,761,965	\$235,217,664	77.18%	7.83%
2000	\$377,195,599	\$305,498,278	80.99%	\$378,777,448	\$304,740,838	80.45%	23.63%
2001	\$424,044,499	\$344,581,656	81.26%	\$423,345,981	\$347,909,286	82.18%	12.42%
2002	\$543,297,602	\$440,040,512	80.99%	\$552,357,340	\$442,331,862	80.08%	28.12%
2003	\$711,249,400	\$530,984,633	74.66%	\$706,408,289	\$536,413,416	75.94%	30.91%
2004	\$804,495,751	\$617,065,254	76.70%	\$806,421,137	\$620,790,892	76.98%	13.11%
2005	\$883,819,871	\$694,601,339	78.59%	\$884,893,731	\$703,298,943	79.48%	9.86%
2006	\$886,637,972	\$700,662,436	79.02%	\$900,721,252	\$712,898,312	79.15%	0.32%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$296,445,941	\$289,290,038	97.59%	\$297,719,360	\$229,845,902	77.20%	N/A
2001	\$338,306,189	\$270,779,553	80.04%	\$341,504,668	\$272,915,557	79.92%	14.12%
2002	\$401,020,415	\$313,515,349	78.18%	\$408,320,797	\$315,870,006	77.36%	18.54%
2003	\$497,780,161	\$373,129,785	74.96%	\$493,920,881	\$375,057,217	75.93%	24.13%
2004	\$631,836,129	\$480,186,802	76.00%	\$636,752,843	\$486,110,382	76.34%	26.93%
2005	\$660,017,877	\$508,221,736	77.00%	\$660,737,396	\$513,746,992	77.75%	4.46%
2006	\$604,736,347	\$466,551,021	77.15%	\$612,872,819	\$497,896,848	81.24%	-8.38%

### GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$811,818,761	\$688,086,012	84.76%	\$820,927,956	\$649,610,815	79.13%	1.33%
1998	\$775,692,836	\$688,070,927	88.70%	\$767,299,592	\$681,125,432	88.77%	-4.45%
1999	\$687,916,989	\$612,388,924	89.02%	\$686,266,692	\$611,122,191	89.05%	-11.32%
2000	\$686,394,104	\$591,449,118	86.17%	\$686,982,541	\$587,859,296	85.57%	-0.22%
2001	\$697,648,407	\$589,604,158	84.51%	\$696,733,886	\$595,782,348	85.51%	1.64%
2002	\$742,374,382	\$667,078,808	89.86%	\$752,373,636	\$685,258,756	91.08%	6.41%
2003	\$903,036,766	\$761,798,997	84.36%	\$888,384,877	\$771,405,508	86.83%	21.64%
2004	\$991,597,411	\$859,293,651	86.66%	\$992,857,922	\$875,975,916	88.23%	9.81%
2005	\$1,337,709,371	\$1,109,834,003	82.97%	\$1,341,384,313	\$1,141,866,549	85.13%	34.90%
2006	\$1,582,408,171	\$1,373,098,883	86.77%	\$1,607,883,354	\$1,297,558,797	80.70%	18.29%

### GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$81,972,647	\$61,015,398	74.43%	\$90,202,727	\$72,896,453	80.81%	1.97%
1998	\$58,441,731	\$44,933,893	76.89%	\$58,722,398	\$44,426,919	75.66%	-28.71%
1999	\$80,534,150	\$59,676,149	74.10%	\$78,635,871	\$62,363,872	79.31%	37.80%
2000	\$85,548,471	\$64,916,916	75.88%	\$85,403,255	\$64,784,187	75.86%	6.23%
2001	\$78,993,104	\$52,015,985	65.85%	\$77,963,811	\$52,835,382	67.77%	-7.66%
2002	\$85,579,770	\$51,186,679	59.81%	\$84,644,366	\$50,980,674	60.23%	8.34%
2003	\$104,258,757	\$59,230,012	56.81%	\$104,968,781	\$62,078,754	59.14%	21.83%
2004	\$114,366,125	\$70,155,731	61.34%	\$113,733,916	\$70,614,791	62.09%	9.69%
2005	\$122,623,109	\$79,036,245	64.45%	\$120,656,816	\$78,461,180	65.03%	7.22%
2006	\$124,485,583	\$79,890,896	64.18%	\$125,200,499	\$79,576,166	63.56%	1.52%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$17,000,730	\$13,558,850	79.75%	\$17,099,712	\$13,844,614	80.96%	-14.38%
1998	\$10,261,404	\$8,203,139	79.94%	\$10,281,812	\$8,633,143	83.97%	-39.64%
1999	\$9,730,089	\$9,043,272	92.94%	\$9,827,308	\$9,074,688	92.34%	-5.18%
2000	\$9,300,933	\$9,751,683	104.85%	\$9,410,823	\$8,745,236	92.93%	-4.41%
2001	\$24,580,584	\$20,826,407	84.73%	\$25,683,821	\$20,660,307	80.44%	164.28%
2002	\$10,222,551	\$11,018,251	107.78%	\$10,360,147	\$9,124,739	88.08%	-58.41%
2003	\$7,833,450	\$5,291,819	67.55%	\$7,857,326	\$4,436,361	56.46%	-23.37%
2004	\$7,870,834	\$4,776,538	60.69%	\$7,784,700	\$4,418,494	56.76%	0.48%
2005	\$7,269,130	\$3,953,654	54.39%	\$7,288,973	\$3,795,367	52.07%	-7.64%
2006	\$6,885,212	\$3,499,606	50.83%	\$6,967,687	\$3,090,662	44.36%	-5.28%

### GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$197,954,074	\$196,604,123	99.32%	\$197,992,565	\$200,223,574	101.13%	15.40%
1998	\$213,971,959	\$193,420,227	90.40%	\$204,297,032	\$191,388,326	93.68%	8.09%
1999	\$211,302,223	\$190,287,238	90.05%	\$220,312,663	\$192,763,335	87.50%	-1.25%
2000	\$176,056,734	\$135,507,429	76.97%	\$161,405,055	\$136,319,563	84.46%	-16.68%
2001	\$267,162,191	\$231,784,038	86.76%	\$267,028,411	\$234,627,005	87.87%	51.75%
2002	\$256,341,654	\$230,754,439	90.02%	\$255,462,453	\$223,561,793	87.51%	-4.05%
2003	\$260,393,514	\$214,268,430	82.29%	\$250,981,820	\$217,289,598	86.58%	1.58%
2004	\$282,297,910	\$249,091,181	88.24%	\$282,585,106	\$255,551,524	90.43%	8.41%
2005	\$338,861,168	\$270,517,607	79.83%	\$338,572,239	\$274,072,826	80.95%	20.04%
2006	\$363,206,650	\$358,919,483	98.82%	\$364,709,162	\$356,212,467	97.67%	7.18%

### GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$98,085,278	\$86,993,980	88.69%	\$98,278,015	\$81,138,339	82.56%	-5.39%
1998	\$89,186,316	\$69,041,856	77.41%	\$87,721,731	\$67,736,353	77.22%	-9.07%
1999	\$103,970,994	\$75,946,271	73.05%	\$103,143,281	\$77,155,039	74.80%	16.58%
2000	\$109,746,715	\$85,947,597	78.31%	\$109,551,563	\$84,872,692	77.47%	5.56%
2001	\$105,214,564	\$81,837,391	77.78%	\$108,748,155	\$85,666,413	78.78%	-4.13%
2002	\$113,705,041	\$91,451,077	80.43%	\$112,808,723	\$93,632,116	83.00%	8.07%
2003	\$129,108,423	\$100,541,376	77.87%	\$126,847,899	\$103,551,157	81.63%	13.55%
2004	\$153,031,398	\$122,604,054	80.12%	\$151,573,487	\$131,392,182	86.69%	18.53%
2005	\$187,377,965	\$150,829,407	80.49%	\$187,114,339	\$152,474,384	81.49%	22.44%
2006	\$200,256,992	\$159,444,458	79.62%	\$198,891,302	\$201,655,337	101.39%	6.87%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$15,217,195	\$6,869,019	45.14%	\$14,507,282	\$8,169,013	56.31%	8.56%
1998	\$11,399,931	\$7,458,420	65.43%	\$10,780,772	\$9,153,575	84.91%	-25.09%
1999	\$8,264,788	\$5,012,475	60.65%	\$8,133,457	\$5,183,429	63.73%	-27.50%
2000	\$11,650,062	\$5,848,194	50.20%	\$9,824,529	\$6,303,595	64.16%	40.96%
2001	\$17,145,379	\$6,805,900	39.70%	\$13,862,322	\$8,062,393	58.16%	47.17%
2002	\$19,065,041	\$7,134,273	37.42%	\$16,481,744	\$8,129,698	49.33%	11.20%
2003	\$21,299,034	\$7,096,998	33.32%	\$17,682,518	\$8,552,962	48.37%	11.72%
2004	\$24,089,299	\$7,009,857	29.10%	\$23,102,739	\$9,670,595	41.86%	13.10%
2005	\$22,294,017	\$6,742,530	30.24%	\$29,871,692	\$8,050,871	26.95%	-7.45%
2006	\$19,624,171	\$7,667,690	39.07%	\$15,663,704	\$8,848,037	56.49%	-11.98%

### GROUP SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$4,343,545	\$1,583,320	36.45%	\$4,621,412	\$1,705,788	36.91%	-28.70%
1998	\$6,893,188	\$1,873,377	27.18%	\$6,795,703	\$2,080,559	30.62%	58.70%
1999	\$9,841,895	\$7,218,266	73.34%	\$9,787,508	\$6,335,010	64.73%	42.78%
2000	\$4,811,200	\$1,796,141	37.33%	\$4,853,037	\$1,006,930	20.75%	-51.12%
2001	\$5,295,978	\$1,434,710	27.09%	\$5,230,532	\$1,491,696	28.52%	10.08%
2002	\$4,788,104	\$3,153,374	65.86%	\$4,810,263	\$3,034,283	63.08%	-9.59%
2003	\$4,672,472	\$2,405,986	51.49%	\$4,658,934	\$2,605,717	55.93%	-2.41%
2004	\$7,920,812	\$2,669,080	33.70%	\$7,937,783	\$2,485,075	31.31%	69.52%
2005	\$8,464,678	\$3,566,439	42.13%	\$8,420,389	\$5,007,284	59.47%	6.87%
2006	\$10,554,160	\$3,432,381	32.52%	\$10,421,575	\$4,060,827	38.97%	24.68%

### GROUP ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$71,990,585	\$31,746,825	44.10%	\$72,081,815	\$39,552,994	54.87%	-2.93%
1998	\$80,397,426	\$43,148,236	53.67%	\$80,307,935	\$40,182,659	50.04%	11.68%
1999	\$91,674,208	\$43,387,500	47.33%	\$91,840,794	\$52,021,220	56.64%	14.03%
2000	\$81,852,863	\$31,854,876	38.92%	\$80,994,534	\$32,835,362	40.54%	-10.71%
2001	\$87,918,966	\$34,651,876	39.41%	\$87,535,591	\$37,745,931	43.12%	7.41%
2002	\$91,771,927	\$39,383,932	42.92%	\$89,672,796	\$40,287,027	44.93%	4.38%
2003	\$87,537,941	\$42,280,493	48.30%	\$88,045,683	\$43,315,043	49.20%	-4.61%
2004	\$96,313,011	\$49,204,603	51.09%	\$96,004,545	\$51,379,533	53.52%	10.02%
2005	\$101,315,087	\$51,619,501	50.95%	\$102,239,760	\$61,942,309	60.59%	5.19%
2006	\$105,142,951	\$47,992,224	45.64%	\$105,661,993	\$49,741,908	47.08%	3.78%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$126,239,671	\$83,743,272	66.34%	\$127,119,478	\$104,764,267	82.41%	10.20%
1998	\$129,499,881	\$85,930,353	66.36%	\$129,538,210	\$103,658,366	80.02%	2.58%
1999	\$125,459,220	\$84,692,414	67.51%	\$125,463,277	\$109,353,443	87.16%	-3.12%
2000	\$152,733,264	\$100,717,628	65.94%	\$151,353,310	\$131,430,261	86.84%	21.74%
2001	\$175,547,865	\$124,446,429	70.89%	\$176,774,386	\$151,673,545	85.80%	14.94%
2002	\$192,153,221	\$128,429,494	66.84%	\$191,368,220	\$149,185,996	77.96%	9.46%
2003	\$207,926,823	\$139,285,242	66.99%	\$208,768,671	\$148,519,747	71.14%	8.21%
2004	\$216,398,030	\$147,429,402	68.13%	\$216,750,400	\$174,125,247	80.33%	4.07%
2005	\$228,531,900	\$151,603,491	66.34%	\$227,368,945	\$309,579,612	136.16%	5.61%
2006	\$243,294,314	\$161,498,969	66.38%	\$241,790,431	\$188,529,874	77.97%	6.46%

### GROUP DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$84,351,282	\$67,100,336	79.55%	\$85,447,592	\$70,425,539	82.42%	30.97%
1998	\$107,698,287	\$84,411,499	78.38%	\$108,659,940	\$86,800,146	79.88%	27.68%
1999	\$111,025,001	\$85,784,941	77.27%	\$110,370,493	\$87,924,029	79.66%	3.09%
2000	\$124,088,917	\$91,543,810	73.77%	\$123,072,091	\$90,050,255	73.17%	11.77%
2001	\$133,651,982	\$100,056,116	74.86%	\$130,851,467	\$95,666,628	73.11%	7.71%
2002	\$145,632,548	\$99,898,942	68.60%	\$144,155,774	\$98,112,452	68.06%	8.96%
2003	\$140,739,643	\$97,860,234	69.53%	\$139,581,389	\$98,308,288	70.43%	-3.36%
2004	\$141,386,608	\$101,787,485	71.99%	\$134,078,757	\$102,738,450	76.63%	0.46%
2005	\$155,697,937	\$107,243,260	68.88%	\$153,560,512	\$109,868,015	71.55%	10.12%
2006	\$170,101,342	\$118,680,807	69.77%	\$167,187,309	\$122,583,830	73.32%	9.25%

### GROUP LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$83,438,728	\$24,345,714	29.18%	\$83,556,211	\$25,162,509	30.11%	7.27%
1998	\$109,057,765	\$41,805,255	38.33%	\$108,678,556	\$42,665,321	39.26%	30.70%
1999	\$127,443,435	\$29,767,744	23.36%	\$127,767,404	\$33,949,763	26.57%	16.86%
2000	\$143,374,634	\$31,460,121	21.94%	\$143,244,822	\$33,920,753	23.68%	12.50%
2001	\$149,965,849	\$31,242,101	20.83%	\$149,943,167	\$30,255,991	20.18%	4.60%
2002	\$135,049,451	\$33,924,302	25.12%	\$135,093,421	\$33,432,984	24.75%	-9.95%
2003	\$148,355,406	\$35,621,753	24.01%	\$148,560,204	\$39,253,570	26.42%	9.85%
2004	\$188,164,373	\$45,495,163	24.18%	\$187,928,950	\$49,621,319	26.40%	26.83%
2005	\$149,375,609	\$61,608,135	41.24%	\$149,344,003	\$60,174,743	40.29%	-20.61%
2006	\$169,463,800	\$77,531,429	45.75%	\$169,379,688	\$82,067,030	48.45%	13.45%



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$36,983,957	\$13,918,918	37.64%	\$37,284,880	\$13,803,410	37.02%	-4.50%
1998	\$41,641,204	\$14,239,089	34.19%	\$33,398,006	\$14,053,992	42.08%	12.59%
1999	\$46,133,629	\$15,281,991	33.13%	\$39,155,579	\$16,644,048	42.51%	10.79%
2000	\$48,145,871	\$16,644,696	34.57%	\$45,082,172	\$18,309,348	40.61%	4.36%
2001	\$44,857,620	\$18,675,784	41.63%	\$44,098,538	\$20,646,550	46.82%	-6.83%
2002	\$34,498,114	\$18,162,858	52.65%	\$39,702,980	\$17,319,562	43.62%	-23.09%
2003	\$29,986,007	\$16,617,563	55.42%	\$35,416,213	\$14,050,157	39.67%	-13.08%
2004	\$29,558,218	\$14,588,023	49.35%	\$31,473,169	\$13,987,422	44.44%	-1.43%
2005	\$26,834,784	\$12,930,771	48.19%	\$29,838,665	\$11,626,995	38.97%	-9.21%
2006	\$27,568,788	\$11,379,212	41.28%	\$29,733,121	\$9,551,393	32.12%	2.74%

### GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$369,318	\$258,820	70.08%	\$368,083	\$253,963	69.00%	-35.16%
1998	\$486,248	\$259,719	53.41%	\$702,228	\$260,603	37.11%	31.66%
1999	\$150,545	\$224,024	148.81%	\$458,608	\$173,076	37.74%	-69.04%
2000	\$197,680	\$106,075	53.66%	\$194,237	\$100,257	51.62%	31.31%
2001	\$873,886	\$211,294	24.18%	\$881,116	\$288,035	32.69%	342.07%
2002	\$138,854	\$54,677	39.38%	\$145,653	\$30,722	21.09%	-84.11%
2003	\$973,610	\$1,124,120	115.46%	\$3,459,215	\$1,041,984	30.12%	601.18%
2004	\$2,727,556	\$1,169,441	42.88%	\$2,883,447	\$1,099,531	38.13%	180.15%
2005	\$2,938,265	\$1,156,046	39.34%	\$2,731,977	\$1,414,443	51.77%	7.73%
2006	\$942,124	\$419,947	44.57%	\$942,478	\$364,028	38.62%	-67.94%

### GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$0	\$0	N/A	\$0	\$0	N/A	N/A
1998	\$0	\$0	N/A	\$0	\$0	N/A	N/A
1999	\$368,799	\$0	0.00%	\$398,495	\$0	0.00%	N/A
2000	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2001	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2002	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A



# HISTORICAL TRENDS BY LINE OF BUSINESS

## FOR YEARS 1997 - 2006

### GROUP STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$58,692,000	\$39,171,110	66.74%	\$59,745,718	\$49,942,742	83.59%	-15.07%
1998	\$61,597,581	\$45,558,684	73.96%	\$62,436,202	\$46,138,810	73.90%	4.95%
1999	\$77,200,089	\$58,090,154	75.25%	\$77,222,145	\$61,001,697	79.00%	25.33%
2000	\$90,893,000	\$66,606,279	73.28%	\$91,065,625	\$66,368,730	72.88%	17.74%
2001	\$120,388,858	\$90,549,995	75.21%	\$158,905,375	\$98,213,306	61.81%	32.45%
2002	\$110,671,927	\$68,039,680	61.48%	\$108,898,969	\$72,206,007	66.31%	-8.07%
2003	\$121,222,794	\$71,856,629	59.28%	\$119,312,628	\$68,055,783	57.04%	9.53%
2004	\$232,404,579	\$86,691,187	37.30%	\$232,951,401	\$189,878,256	81.51%	91.72%
2005	\$122,060,010	\$85,468,808	70.02%	\$121,995,529	\$89,851,650	73.65%	-47.48%
2006	\$117,584,904	\$90,581,960	77.04%	\$117,788,867	\$98,006,992	83.21%	-3.67%

### GROUP MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$91,730,819	\$70,114,475	76.44%	\$93,648,540	\$111,374,464	118.93%	N/A

### GROUP MEDICARE ADVANTAGE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$38,826,278	\$32,191,185	82.91%	\$38,625,605	\$38,230,142	98.98%	N/A



**TOTAL  
LIFE INSURANCE  
BY  
LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<b><u>INDIVIDUAL</u></b>							
1. 1	WHOLE LIFE	\$2,148,119	\$725,236,838	\$310,866,850	\$788,864,126	\$62,974,366	151.64%
1. 2	TERM LIFE	\$709,882	\$324,914,256	\$9,376,107	\$205,976,421	\$115,558,833	66.28%
1. 3	UNIVERSAL LIFE	\$427,506	\$507,239,598	\$4,264,290	\$394,254,964	\$43,970,188	78.57%
1. 4	GRADED DEATH BENEFITS	\$41,453	\$8,937,343	\$162,029	\$8,483,380	\$429,255	96.73%
1. 5	CREDIT LIFE	\$37,443	\$4,866,381	\$0	\$1,681,669	\$358,772	34.56%
1. 6	VARIABLE LIFE	\$125,110	\$268,013,253	\$3,054,607	\$204,479,712	\$28,515,820	77.43%
1. 7A	ORDINARY ANNUITIES	\$308,596	\$1,089,198,163	\$852,692	\$1,374,264,980	N/A	126.25%
1. 7B	VARIABLE ANNUITIES	\$179,459	\$1,088,966,954	\$45,876,413	\$1,009,354,714	N/A	96.90%
1. 7C	MODIFIED GUARANTEED ANNUITIES	\$3,102	\$31,764,685	\$0	\$25,070,263	N/A	78.92%
1. 7D	EQUITY INDEXED ANNUITIES	\$38,738	\$446,186,722	\$0	\$134,225,653	N/A	30.08%
1. 8	DEPOSIT-TYPE FUNDS	\$34,511	\$91,593,260	\$42,509	\$71,457,947	N/A	78.06%
1. 9	OTHER CONSIDERATIONS	\$60,835	\$519,929,434	\$85	\$547,251,323	N/A	105.25%
1.10	TOTAL INDIVIDUAL	\$4,114,750	\$5,106,846,888	\$374,495,582	\$4,765,365,150	\$251,807,240	100.65%
<b><u>GROUP</u></b>							
2. 1	WHOLE LIFE	\$73,030	\$33,344,915	\$64,850	\$195,331,633	\$1,564,130	585.99%
2. 2	TERM LIFE	\$3,204,953	\$429,762,613	\$1,551,526	\$358,404,593	\$158,027,674	83.76%
2. 3	UNIVERSAL LIFE	\$70,227	\$29,301,961	\$69,924	\$36,623,309	\$3,296,824	125.22%
2. 4	GRADED DEATH BENEFITS	\$27,066	\$6,078,944	\$0	\$5,664,078	\$109,300	93.18%
2. 5	CREDIT LIFE	\$437,389	\$31,965,380	\$28,318	\$16,229,948	\$2,829,636	50.86%
2. 6	VARIABLE LIFE	\$11,253	\$22,475,590	\$2,623	\$19,826,088	\$1,597,672	88.22%
2. 7A	ORDINARY ANNUITIES	\$311,052	\$497,524,140	\$469,820	\$765,071,081	N/A	153.87%
2. 7B	VARIABLE ANNUITIES	\$130,992	\$767,946,981	\$4,995,914	\$563,959,933	N/A	74.09%
2. 7C	MODIFIED GUARANTEED ANNUITIES	\$4,940	\$35,880,969	\$0	\$40,451,597	N/A	112.74%
2. 7D	EQUITY INDEXED ANNUITIES	\$6,798	\$16,182,035	\$0	\$12,902,183	N/A	79.73%
2. 8	DEPOSIT-TYPE FUNDS	\$125,575	\$803,890,545	\$0	\$424,445,420	N/A	52.80%
2. 9	OTHER CONSIDERATIONS	\$60,592	\$1,295,029,723	\$6,042	\$1,620,116,075	N/A	125.10%
2.10	TOTAL GROUP	\$4,463,869	\$3,969,383,797	\$7,189,017	\$4,059,025,937	\$167,425,238	102.44%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>							
3	TOTAL LIFE	\$8,578,623	\$9,076,230,681	\$381,684,598	\$8,824,391,087	\$419,232,470	101.43%



**INDIVIDUAL  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	263	74	\$23,879	\$0	\$479	\$641	2.01%
2	AAA LIFE INS CO	0.00%	293	341	\$9,511	\$0	\$0	\$2,542	0.00%
3	ACACIA LIFE INSURANCE CO	0.01%	189	883	\$104,500	\$93,976	\$287,098	\$7,894	364.66%
4	AETNA LIFE INSURANCE COMPANY	0.09%	84	3,122	\$682,364	\$633,555	\$1,233,039	\$28,603	273.55%
5	AIG ANNUITY INSURANCE COMPANY	0.00%	283	99	\$13,585	\$0	\$148,120	\$837	1090.32%
6	AIG LIFE INSURANCE COMPANY	0.01%	192	170	\$103,742	\$0	\$12,318	\$20,945	11.87%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	376	2	\$0	\$0	\$0	\$15	N/A
8	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.05%	114	1,268	\$377,279	\$0	\$565,509	\$40,664	149.89%
9	ALLSTATE LIFE INSURANCE COMPANY	0.05%	125	2,613	\$345,974	\$0	\$580,301	\$27,212	167.73%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	334	11	\$2,445	\$0	\$88	\$201	3.60%
11	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	346	15	\$1,180	\$0	\$0	\$35	0.00%
12	AMERICAN AMICABLE LIFE INS CO TX	0.01%	195	282	\$98,903	\$792	\$128,477	\$3,084	130.70%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	212	51	\$67,629	\$0	\$112,267	\$5,496	166.00%
14	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	305	285	\$6,774	\$416	\$79,679	\$1,356	1182.39%
15	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	281	20	\$15,507	\$1,493	\$3,608	\$1,143	32.89%
16	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	0.01%	241	85	\$42,727	\$0	\$20,000	\$1,567	46.81%
17	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	0.04%	139	1,138	\$272,222	\$0	\$68,518	\$28,527	25.17%
18	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.73%	11	52,164	\$19,825,851	\$5,733,514	\$14,785,586	\$4,073,233	103.50%
19	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	140	2,575	\$268,718	\$13	\$83,152	\$22,578	30.95%
20	AMERICAN FIDELITY LIFE INSURANCE CO	0.05%	117	2,209	\$371,163	\$1,381	\$181,801	\$27,771	49.35%
21	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.56%	35	80,801	\$4,072,966	\$29,417	\$5,487,836	\$224,386	135.46%
22	AMERICAN GENERAL LIFE INSURANCE CO	0.60%	32	30,806	\$4,316,795	\$2,037,058	\$3,207,028	\$900,804	121.48%
23	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	214	3,741	\$65,726	\$4,689	\$311,567	\$7,610	481.17%
24	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	376	11	-\$2,390	\$0	\$0	\$50	0.00%
25	AMERICAN HOME LIFE INSURANCE CO	0.11%	74	3,714	\$828,087	\$35,096	\$118,455	\$40,774	18.54%
26	AMERICAN INCOME LIFE INSURANCE CO	1.31%	20	27,832	\$9,519,352	\$363	\$2,728,642	\$446,141	28.67%
27	AMERICAN INTERNATIONAL LIFE ASSUR OF NEW YORK	0.01%	245	18	\$40,182	\$0	\$83,110	\$890	206.83%
28	AMERICAN INVESTORS LIFE INS CO	0.00%	285	169	\$12,552	\$4,865	\$77,062	\$4,455	652.70%
29	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.01%	226	8,310	\$54,873	\$0	\$0	\$5,981	0.00%
30	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.00%	368	0	\$243	\$0	\$10,167	\$0	4183.95%
31	AMERICAN MEMORIAL LIFE INSURANCE CO	0.03%	146	3,893	\$247,603	\$27,297	\$742,844	\$16,864	311.04%
32	AMERICAN NATIONAL INSURANCE COMPANY	0.47%	40	48,408	\$3,442,040	\$64,586	\$2,708,629	\$275,976	80.57%
33	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	314	60	\$5,101	\$0	\$309	\$123	6.06%
34	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.06%	111	855	\$414,767	\$0	\$190,706	\$7,137	45.98%
35	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OF NY	0.00%	376	3	\$0	\$0	\$0	\$17	N/A
36	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	279	68	\$15,950	\$0	\$0	\$930	0.00%
37	AMERICAN REPUBLIC INSURANCE COMPANY	0.06%	107	1,827	\$445,134	\$22,304	\$379,243	\$6,429	90.21%
38	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	376	1	\$0	\$0	\$0	\$2	N/A
39	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	342	10	\$1,499	\$0	\$0	\$566	0.00%
40	AMERICAN UNITED LIFE INSURANCE CO	0.14%	66	2,034	\$1,043,781	\$307,926	\$867,399	\$58,100	112.60%
41	AMERICO FINANCIAL LIFE AND ANNUITY INS COMPANY	0.01%	203	851	\$85,161	\$11,444	\$300,803	\$7,148	366.65%
42	AMERITAS LIFE INSURANCE CORP	0.03%	159	1,084	\$195,708	\$186,529	\$301,492	\$14,068	249.36%
43	AMERUS LIFE INSURANCE COMPANY	0.27%	50	3,888	\$1,974,775	\$431,938	\$2,481,598	\$124,514	147.54%
44	AMICA LIFE INSURANCE COMPANY	0.00%	270	26	\$18,473	\$0	\$0	\$1,409	0.00%
45	ANNUITY & LIFE REASSURANCE AMERICA INC	0.00%	370	3	\$138	\$0	\$0	\$11	0.00%
46	ANTHEM LIFE INSURANCE COMPANY	0.00%	278	45	\$16,380	\$0	\$190,154	\$650	1160.89%
47	ASSURED LIFE ASSOCIATION	0.00%	251	169	\$36,239	\$388	\$49,097	\$944	136.55%
48	ASSURITY LIFE INSURANCE COMPANY	0.14%	67	4,701	\$1,026,966	\$239,151	\$1,026,693	\$82,240	123.26%
49	ATLANTA LIFE INSURANCE COMPANY	0.02%	174	7,149	\$129,089	\$0	\$294,323	\$11,211	228.00%
50	AURORA NATIONAL LIFE ASSURANCE CO	0.15%	64	394	\$1,074,951	\$0	\$3,509,013	\$52,805	326.43%
51	AUTO CLUB LIFE INS CO	0.00%	359	30	\$601	\$0	\$1,230	\$878	204.66%
52	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	208	496	\$73,124	\$0	\$28,258	\$9,519	38.64%
53	AVIVA LIFE INSURANCE COMPANY	0.01%	225	197	\$56,466	\$0	\$29,453	\$2,146	52.16%
54	AXA EQUITABLE LIFE INSURANCE COMPANY	1.40%	18	14,849	\$10,125,756	\$5,570,163	\$12,716,622	\$245,263	180.60%
55	BALBOA LIFE INSURANCE COMPANY	0.00%	300	13	\$7,319	\$0	\$0	\$1,139	0.00%
56	BALTIMORE LIFE INS CO THE	0.01%	196	318	\$98,668	\$27,309	\$61,205	\$2,224	89.71%
57	BANKERS FIDELITY LIFE INSURANCE CO	0.01%	216	351	\$65,138	\$0	\$65,934	\$896	101.22%
58	BANKERS LIFE AND CASUALTY COMPANY	0.55%	36	13,819	\$3,990,708	\$51,931	\$3,090,788	\$100,181	78.75%
59	BANKERS LIFE INSURANCE COMPANY	0.01%	227	102	\$54,434	\$0	\$23,399	\$1,017	42.99%
60	BANNER LIFE INSURANCE COMPANY	0.15%	65	1,439	\$1,064,220	\$75,453	\$240,264	\$418,326	29.67%
61	BCS LIFE INSURANCE COMPANY	0.00%	355	1	\$774	\$0	\$0	\$10	0.00%
62	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	258	105	\$26,564	\$10,307	\$12,296	\$1,184	85.09%
63	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	311	2	\$5,628	\$0	\$0	\$114	0.00%
64	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.05%	123	11,044	\$351,824	\$1,500	\$144,514	\$185,628	41.50%
65	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	317	31	\$4,426	\$0	\$103	\$1,173	2.33%
66	CANADA LIFE ASSURANCE COMPANY	0.33%	45	155	\$2,384,942	\$493,195	\$1,518,556	\$166,073	84.35%
67	CAPITAL RESERVE LIFE INSURANCE CO	0.05%	115	6,810	\$374,944	\$0	\$673,477	\$16,277	179.62%
68	CATHOLIC FAMILY LIFE INSURANCE	0.00%	323	82	\$3,963	\$1,285	\$265	\$405	39.11%
69	CATHOLIC FRATERNAL LIFE	0.01%	238	379	\$44,934	\$0	\$25,366	\$3,620	56.45%
70	CATHOLIC KNIGHTS	0.02%	161	1,807	\$181,057	\$0	\$357,507	\$15,930	197.46%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CATHOLIC ORDER OF FORESTERS	0.00%	267	1,201	\$19,356	\$15,335	\$72,721	\$11,020	454.93%
72	CELTIC INSURANCE COMPANY	0.00%	362	1	\$375	\$0	\$10,000	\$60	2666.67%
73	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	329	27	\$3,013	\$0	\$0	\$167	0.00%
74	CENTRAL SECURITY LIFE INSURANCE CO	0.04%	131	7,668	\$312,323	\$6,211	\$392,073	\$11,366	127.52%
75	CENTRAL STATES HEALTH & LIFE COMPANY	0.01%	218	333	\$61,294	\$11,625	\$104,903	\$2,309	190.11%
76	CENTRAL UNITED LIFE INSURANCE CO	0.01%	191	590	\$104,111	\$916	\$180,025	\$9,914	173.80%
77	CENTURY LIFE ASSURANCE COMPANY	0.00%	344	1	\$1,432	\$0	\$0	\$4	0.00%
78	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	376	12	\$0	\$0	\$12,976	\$687	N/A
79	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.04%	130	297	\$324,057	\$498	\$53,125	\$15,252	16.55%
80	CHASE INSURANCE LIFE COMPANY	0.00%	367	598	\$290	\$0	\$0	\$21,019	0.00%
81	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.05%	116	837	\$373,716	\$468	\$117,915	\$5,262	31.68%
82	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.03%	158	346	\$196,405	\$0	\$10,285	\$3,395	5.24%
83	CHURCH LIFE INSURANCE CORPORATION	0.00%	289	23	\$10,612	\$0	\$972,730	\$375	9166.32%
84	CICA LIFE INSURANCE COMPANY OF AMERICA	0.20%	55	1,959	\$1,450,026	\$1,027	\$230,501	\$68,776	15.97%
85	CINCINNATI LIFE INSURANCE COMPANY THE	0.11%	78	1,295	\$777,865	\$0	\$464,984	\$45,035	59.78%
86	CITIZENS SECURITY LIFE INS CO	0.02%	166	722	\$160,255	\$0	\$119,438	\$4,404	74.53%
87	COLONIAL LIFE & ACCIDENT INS CO	0.01%	190	547	\$104,203	\$0	\$87,621	\$5,309	84.09%
88	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	252	227	\$34,815	\$0	\$47,916	\$800	137.63%
89	COLORADO BANKERS LIFE INS CO	0.02%	176	268	\$122,404	\$0	\$10,696	\$6,731	8.74%
90	COLUMBIA UNIVERSAL LIFE INS CO	0.01%	207	1,229	\$76,097	\$0	\$91,185	\$4,353	119.83%
91	COLUMBIAN LIFE INSURANCE COMPANY	0.11%	75	2,181	\$817,956	\$354	\$293,915	\$35,435	35.98%
92	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	319	39	\$4,302	\$2,680	\$12,951	\$845	363.34%
93	COLUMBUS LIFE INSURANCE COMPANY	0.01%	220	225	\$59,225	\$45,129	\$54,078	\$4,920	167.51%
94	COMBINED INSURANCE CO OF AMERICA	0.26%	52	12,661	\$1,859,268	\$0	\$1,761,973	\$88,527	94.77%
95	COMPANION LIFE INSURANCE COMPANY	0.00%	332	16	\$2,662	\$0	\$0	\$270	0.00%
96	COMPBENEFITS INSURANCE COMPANY	0.00%	316	40	\$4,520	\$0	\$2,950	\$343	65.27%
97	CONNECTICUT GENERAL LIFE INS CO	0.41%	43	1,185	\$2,966,017	\$478,481	\$8,424,563	\$240,622	300.17%
98	CONSECO HEALTH INSURANCE COMPANY	0.02%	186	286	\$110,183	\$0	\$32,281	\$1,910	29.30%
99	CONSECO INSURANCE COMPANY	0.02%	185	726	\$112,170	\$331	\$422,720	\$5,095	377.15%
100	CONSECO LIFE INSURANCE CO	0.05%	119	2,311	\$361,732	\$33,353	\$1,000,518	\$20,919	285.81%
101	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.02%	171	536	\$137,737	\$0	\$183,904	\$3,658	133.52%
102	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	271	364	\$18,100	\$0	\$30,867	\$1,533	170.54%
103	CONTINENTAL ASSURANCE COMPANY	0.08%	94	1,534	\$612,909	\$410,067	\$1,511,441	\$34	313.51%
104	CONTINENTAL GENERAL INSURANCE CO	0.05%	128	485	\$334,133	\$93	\$253,273	\$4,172	75.83%
105	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.07%	100	1,735	\$540,828	\$0	\$120,931	\$11,496	22.36%
106	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	366	3	\$355	\$0	\$0	\$30	0.00%
107	COUNTRY LIFE INSURANCE COMPANY	0.32%	46	8,263	\$2,314,668	\$1,190,189	\$2,079,189	\$222,767	141.25%
108	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	260	580	\$24,844	\$5,942	\$51,429	\$4,882	230.92%
109	CROWN LIFE INSURANCE COMPANY	0.08%	96	715	\$607,115	\$285,396	\$2,485,344	\$45,912	456.38%
110	CSA FRATERNAL LIFE	0.00%	277	557	\$16,393	\$0	\$58,965	\$2,521	359.70%
111	CUNA MUTUAL INSURANCE SOCIETY	0.05%	124	996	\$348,469	\$34,754	\$257,095	\$5,189	83.75%
112	CUNA MUTUAL LIFE INSURANCE COMPANY	0.02%	170	1,256	\$139,078	\$237,495	\$548,299	\$12,390	565.00%
113	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	295	443	\$8,082	\$0	\$37,641	\$2,016	465.74%
114	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.01%	234	209	\$46,308	\$57	\$95,007	\$1,722	205.29%
115	EMC NATIONAL LIFE COMPANY	0.03%	156	1,694	\$198,097	\$63,098	\$533,763	\$11,860	301.30%
116	EMPLOYEES LIFE COMPANY (MUTUAL)	0.09%	83	153	\$682,487	\$492	\$37,044	\$1,106	5.50%
117	EPIC LIFE INSURANCE COMPANY THE	0.00%	364	1	\$372	\$0	\$0	\$5	0.00%
118	EQUITABLE LIFE & CASUALTY INS CO	0.07%	101	1,994	\$526,269	\$25	\$304,291	\$10,445	57.83%
119	EQUITABLE RESERVE ASSOCIATION	0.00%	303	296	\$6,899	\$9,554	\$53,487	\$1,217	913.77%
120	EQUITRUST LIFE INSURANCE COMPANY	0.00%	374	3	\$36	\$0	\$0	\$78	0.00%
121	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.09%	92	2,661	\$631,089	\$121,167	\$401,729	\$43,218	82.86%
122	FAMILY LIFE INSURANCE COMPANY	0.00%	280	38	\$15,649	\$0	\$70,000	\$1,998	447.31%
123	FAMILY SERVICE LIFE INS CO	0.00%	373	449	\$43	\$0	\$219,184	\$2,211	509730.23%
124	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	2.70%	12	38,612	\$19,595,638	\$2,841,314	\$10,118,578	\$1,348,488	66.14%
125	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.01%	229	152	\$54,198	\$8,161	\$105,735	\$2,350	210.15%
126	FARMERS NEW WORLD LIFE INSURANCE CO	0.07%	103	10,243	\$498,373	\$32,470	\$2,286,278	\$151,541	465.26%
127	FEDERAL LIFE INSURANCE CO MUTUAL	0.01%	202	242	\$86,614	\$6,621	\$55,918	\$3,908	72.20%
128	FEDERATED LIFE INSURANCE COMPANY	0.00%	264	199	\$22,945	\$0	\$68,191	\$1,801	297.19%
129	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.01%	243	399	\$41,627	\$31,106	\$128,694	\$2,504	383.89%
130	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.09%	90	2,602	\$654,836	\$0	\$280,117	\$20,809	42.78%
131	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.04%	133	890	\$305,549	\$295,664	\$713,964	\$19,702	330.43%
132	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.00%	333	57	\$2,563	\$191	\$3,261	\$155	134.69%
133	FIRST GUARANTY INSURANCE COMPANY	0.00%	330	4	\$2,979	\$0	\$0	\$36	0.00%
134	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	345	15	\$1,306	\$0	\$0	\$0	0.00%
135	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	256	48	\$30,374	\$1,535	\$16,405	\$1,618	59.06%
136	FORETHOUGHT LIFE INSURANCE COMPANY	0.01%	230	833	\$53,493	\$0	\$444,911	\$4,473	831.72%
137	FORT DEARBORN LIFE INSURANCE COMPANY	0.01%	200	584	\$90,147	\$0	\$60,271	\$4,876	66.86%
138	FUNERAL DIRECTORS LIFE INSURANCE CO	0.09%	91	215	\$632,335	\$0	\$38,607	\$1,254	6.11%
139	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	199	195	\$93,964	\$0	\$227,117	\$2,561	241.71%
140	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.78%	10	21,195	\$20,164,580	\$20,868,114	\$38,608,845	\$1,577,843	294.96%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.09%	93	503	\$628,055	\$0	\$128,257	\$66,598	20.42%
142	GENWORTH LIFE INSURANCE COMPANY	0.00%	348	4	\$1,116	\$0	\$0	\$148	0.00%
143	GERBER LIFE INSURANCE COMPANY	0.54%	37	61,656	\$3,943,017	\$0	\$547,839	\$581,646	13.89%
144	GLOBE LIFE AND ACCIDENT INS CO	0.58%	34	76,106	\$4,226,047	\$4,371	\$2,056,395	\$686,684	48.76%
145	GOLDEN RULE INSURANCE COMPANY	0.00%	376	575	\$0	\$5,039	\$573,769	\$7,275	N/A
146	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	177	447	\$122,323	\$77,963	\$252,512	\$7,554	270.17%
147	GRANGE LIFE INSURANCE COMPANY	0.00%	331	12	\$2,948	\$0	\$0	\$326	0.00%
148	GREAT AMERICAN LIFE INSURANCE CO	0.00%	299	23	\$7,566	\$0	\$96	\$117	1.27%
149	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	273	289	\$17,861	\$87	\$25,411	\$1,883	142.76%
150	GREAT WEST LIFE & ANNUITY INS CO	0.22%	53	1,528	\$1,626,612	\$599,966	\$2,225,411	\$139,383	173.70%
151	GREAT WESTERN INSURANCE COMPANY	0.00%	262	58	\$24,050	\$4,741	\$9,749	\$276	60.25%
152	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	294	299	\$8,717	\$5,422	\$36,793	\$1,199	484.28%
153	GUARANTEE TRUST LIFE INSURANCE CO	0.10%	80	6,919	\$758,610	\$0	\$454,968	\$48,015	59.97%
154	GUARANTY INCOME LIFE INSURANCE CO	0.00%	261	30	\$24,642	\$0	\$0	\$1,136	0.00%
155	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.40%	17	5,432	\$10,180,969	\$3,749,800	\$6,604,558	\$831,306	101.70%
156	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	183	44	\$112,879	\$0	\$238,314	\$7,313	211.12%
157	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.04%	136	17	\$284,724	\$0	\$0	\$16,612	0.00%
158	HARTFORD LIFE INSURANCE COMPANY	0.10%	81	38	\$732,702	\$0	\$910,355	\$32,173	124.25%
159	HCC LIFE INSURANCE COMPANY	0.00%	310	12	\$5,706	\$0	\$72,566	\$785	1271.75%
160	HOLY FAMILY SOCIETY OF THE USA	0.01%	206	278	\$78,819	\$0	\$60,225	\$1,238	76.41%
161	HOMESTEADERS LIFE COMPANY	0.01%	193	4,374	\$102,177	\$0	\$349,559	\$5,548	342.11%
162	HORACE MANN LIFE INSURANCE COMPANY	0.07%	104	1,278	\$475,761	\$0	\$388,739	\$35,180	81.71%
163	HUMANADENTAL INSURANCE COMPANY	0.00%	291	101	\$10,190	\$1,375	\$62,164	\$750	623.54%
164	IDEALIFE INSURANCE COMPANY	0.01%	210	305	\$69,326	\$0	\$74,430	\$1,413	107.36%
165	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	173	815	\$133,208	\$30,018	\$500,518	\$11,376	398.28%
166	INDEPENDENT ORDER OF FORESTERS THE	0.07%	102	2,385	\$502,066	\$288,528	\$599,643	\$34,594	176.90%
167	INDIANAPOLIS LIFE INSURANCE CO	0.08%	97	1,223	\$599,465	\$94,535	\$206,635	\$70,389	50.24%
168	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.00%	302	703	\$6,991	\$0	\$114,614	\$2,892	1639.45%
169	ING LIFE INSURANCE AND ANNUITY COMPANY	0.15%	62	1,054	\$1,092,199	\$0	\$2,927,603	\$33,210	268.05%
170	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.05%	120	1,518	\$355,542	\$257,817	\$724,092	\$12,386	276.17%
171	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	354	13	\$881	\$0	\$41,403	\$19	4699.55%
172	INVESTORS GUARANTY LIFE INS CO	0.00%	254	98	\$34,026	\$0	\$24,772	\$1,257	72.80%
173	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	268	189	\$19,310	\$3,937	\$32,083	\$675	186.54%
174	INVESTORS INSURANCE CORPORATION	0.00%	341	5	\$1,555	\$151	\$0	\$38	9.71%
175	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.03%	150	517	\$222,197	\$1,917	\$416,172	\$13,709	188.16%
176	JACKSON NATIONAL LIFE INSURANCE CO	0.59%	33	7,374	\$4,289,981	\$503	\$13,589,477	\$505,834	316.78%
177	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	143	631	\$252,578	\$80,551	\$1,659,813	\$4,428	689.04%
178	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.01%	231	2,254	\$49,622	\$62,869	\$96,320	\$14,431	320.80%
179	JEFFERSON PILOT LIFE INS CO	0.11%	77	1,352	\$790,077	\$85,893	\$1,399,473	\$34,542	188.00%
180	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.00%	325	66	\$3,424	\$1,731	\$58,376	\$248	1755.46%
181	JOHN HANCOCK LIFE INSURANCE COMPANY	0.66%	30	31,157	\$4,805,346	\$3,549,450	\$12,590,597	\$802,841	335.88%
182	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	5.47%	2	3,862	\$39,669,570	\$6,682,275	\$12,205,366	\$3,080,090	47.61%
183	JOHN HANCOCK VARIABLE LIFE INS CO	0.06%	112	166	\$399,636	\$0	\$339,921	\$55,356	85.06%
184	KANAWHA INSURANCE COMPANY	0.00%	352	22	\$1,004	\$0	\$0	\$434	0.00%
185	KANSAS CITY LIFE INSURANCE COMPANY	0.11%	72	2,449	\$831,991	\$288,051	\$2,571,811	\$60,707	343.74%
186	KNIGHTS OF COLUMBUS	2.38%	14	51,165	\$17,289,350	\$10,205,494	\$474,198	\$1,244,047	61.77%
187	LAFAYETTE LIFE INSURANCE CO THE	0.29%	49	1,727	\$2,128,622	\$455,003	\$946,839	\$95,287	65.86%
188	LEVER LIFE INSURANCE COMPANY	0.00%	324	11	\$3,896	\$0	\$0	\$189	0.00%
189	LIBERTY LIFE ASSUR CO OF BOSTON	0.09%	85	2,327	\$674,348	\$183,594	\$480,697	\$57,825	98.51%
190	LIBERTY LIFE INSURANCE COMPANY	0.04%	135	3,786	\$286,764	\$22,507	\$758,811	\$54,212	272.46%
191	LIBERTY NATIONAL LIFE INSURANCE CO	0.31%	47	3,964	\$2,266,371	\$144	\$502,064	\$225,572	22.16%
192	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	320	56	\$4,183	\$0	\$0	\$639	0.00%
193	LIFE INVESTORS INS CO OF AMERICA	0.03%	149	952	\$231,577	\$54,589	\$187,068	\$10,171	104.35%
194	LINCOLN BENEFIT LIFE COMPANY	0.00%	309	473	\$5,842	\$4,271	\$68,387	\$851	1243.72%
195	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.44%	42	11,130	\$3,165,657	\$28,126	\$2,539,642	\$63,477	81.11%
196	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	2.94%	9	58,311	\$21,352,284	\$0	\$20,555,306	\$92,814	96.27%
197	LINCOLN NATIONAL LIFE INSURANCE CO	0.45%	41	3,591	\$3,290,800	\$209,000	\$4,962,053	\$361,849	157.14%
198	LOYAL AMERICAN LIFE INSURANCE CO	0.04%	141	1,427	\$266,832	\$2,651	\$535,584	\$18,551	201.71%
199	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	376	74	-\$34	\$0	\$51,092	\$173	-150270.59%
200	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	155	1,139	\$198,658	\$3,300	\$73,295	\$21,086	38.56%
201	MANHATTAN LIFE INSURANCE COMPANY	0.01%	201	502	\$87,626	\$12,680	\$225,576	\$4,047	271.90%
202	MANHATTAN NATIONAL LIFE INS CO	0.01%	233	209	\$47,564	\$3	\$53,110	\$2,334	111.67%
203	MANULIFE INSURANCE COMPANY	0.01%	239	21	\$43,387	\$0	\$0	\$20,800	0.00%
204	MARQUETTE NATIONAL LIFE INS CO	0.00%	356	5	\$753	\$0	\$0	\$48	0.00%
205	MASSACHUSETTS MUTUAL LIFE INS CO	4.13%	5	21,588	\$29,971,885	\$19,527,748	\$11,273,195	\$1,646,030	102.77%
206	MEDICO LIFE INSURANCE COMPANY	0.01%	236	215	\$45,365	\$3,302	\$40,639	\$1,391	96.86%
207	MEGA LIFE AND HEALTH INS CO THE	0.01%	187	715	\$107,310	\$16,025	\$138,359	\$24,841	143.87%
208	MEMBERS LIFE INSURANCE COMPANY	0.00%	343	6	\$1,449	\$0	\$0	\$86	0.00%
209	MERIT LIFE INSURANCE CO	0.00%	257	132	\$27,926	\$0	\$26,084	\$1,230	93.40%
210	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	376	78	\$0	\$0	\$338,222	\$10,846	N/A



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211	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.05%	122	3,188	\$352,773	\$0	\$45,777	\$22,535	12.98%
212	METLIFE INVESTORS INSURANCE COMPANY	0.00%	376	19	\$0	\$0	\$569,142	\$1,964	N/A
213	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.01%	205	3	\$79,971	\$0	\$0	\$4,617	0.00%
214	METROPOLITAN LIFE INSURANCE COMPANY	3.22%	8	180,827	\$23,340,568	\$26,111,851	\$62,230,439	\$2,429,598	378.49%
215	METROPOLITAN TOWER LIFE INSURANCE CO	0.00%	336	4	\$2,235	\$0	\$27,676	\$143	1238.30%
216	MIDLAND NATIONAL LIFE INSURANCE CO	1.09%	21	9,884	\$7,912,934	\$21,667	\$5,044,428	\$1,185,837	64.02%
217	MIDWEST NATIONAL LIFE INS CO OF TN	0.01%	232	144	\$48,837	\$181	\$26,869	\$5,096	55.39%
218	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	287	103	\$11,827	\$3,933	\$29,120	\$880	279.47%
219	MINNESOTA LIFE INSURANCE COMPANY	0.19%	56	2,098	\$1,395,500	\$975,045	\$2,381,264	\$145,346	240.51%
220	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.00%	361	1	\$507	\$0	\$0	\$10	0.00%
221	MODERN WOODMEN OF AMERICA	0.31%	48	14,958	\$2,260,034	\$773,985	\$417,374	\$192,407	52.71%
222	MONITOR LIFE INSURANCE CO OF NY	0.00%	301	101	\$7,045	\$667	\$2,283	\$900	41.87%
223	MONUMENTAL LIFE INSURANCE COMPANY	0.50%	39	24,126	\$3,628,809	\$4,013	\$1,944,669	\$262,961	53.70%
224	MONY LIFE INS CO OF AMERICA	0.00%	376	7	\$0	\$0	\$16,367	\$3,450	N/A
225	MONY LIFE INSURANCE COMPANY	0.51%	38	7,185	\$3,723,981	\$1,652,783	\$7,684,710	\$238,840	250.74%
226	MTL INSURANCE COMPANY	0.19%	57	989	\$1,341,782	\$167,550	\$960,688	\$151,823	84.09%
227	MUTUAL OF AMERICA LIFE INSURANCE CO	0.01%	246	118	\$39,019	\$1,126	\$191,443	\$2,447	493.53%
228	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	376	34	-\$150	\$2,105	\$8,442	\$457	-7031.33%
229	NATIONAL BENEFIT LIFE INSURANCE CO	0.03%	148	1,805	\$237,702	\$0	\$60,782	\$27,676	25.57%
230	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	296	108	\$7,710	\$1,564	\$7,569	\$1,153	118.46%
231	NATIONAL FARMERS UNION LIFE INS CO	0.01%	204	176	\$84,208	\$1,183	\$107,603	\$3,132	129.19%
232	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	288	143	\$11,281	\$129	\$17,780	\$997	158.75%
233	NATIONAL GUARDIAN LIFE INSURANCE CO	0.02%	163	1,606	\$174,996	\$29,085	\$127,155	\$16,771	89.28%
234	NATIONAL LIFE INSURANCE COMPANY	0.82%	25	2,052	\$5,951,751	\$3,769,619	\$3,212,024	\$273,063	117.30%
235	NATIONAL STATES INSURANCE COMPANY	0.15%	63	2,611	\$1,084,310	\$0	\$740,585	\$21,313	68.30%
236	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	265	117	\$19,959	\$0	\$50,100	\$1,958	251.01%
237	NATIONAL WESTERN LIFE INSURANCE CO	0.01%	213	2,259	\$66,738	\$0	\$357,915	\$10,269	536.30%
238	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	306	10	\$6,281	\$1,850	\$1,124	\$646	47.35%
239	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	194	569	\$101,228	\$5,822	\$125,431	\$6,781	129.66%
240	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.08%	98	1,916	\$576,357	\$447,023	\$1,051,939	\$43,612	260.08%
241	NEW ENGLAND LIFE INSURANCE COMPANY	0.06%	109	276	\$423,033	\$0	\$115,872	\$32,753	27.39%
242	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	376	85	\$0	\$0	\$33,548	\$361	N/A
243	NEW YORK LIFE INSURANCE COMPANY	4.95%	3	58,445	\$35,888,809	\$20,544,860	\$40,599,270	\$2,509,951	170.37%
244	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.03%	142	235	\$253,577	\$0	\$293,741	\$57,414	115.84%
245	NORTH AMERICAN INSURANCE COMPANY	0.00%	347	2	\$1,169	\$0	\$4,000	\$8	342.17%
246	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	340	5,246	\$1,633	\$686	\$1,132	\$2,318	111.33%
247	NORTHWESTERN MUTUAL LIFE INS CO	17.05%	1	79,653	\$123,640,830	\$75,315,909	\$75,822,507	\$8,570,195	122.24%
248	OCCIDENTAL LIFE INS CO OF NC	0.01%	237	146	\$45,188	\$3,161	\$47,063	\$1,007	111.14%
249	OHIO NATIONAL LIFE INS CO THE	0.26%	51	3,072	\$1,904,387	\$709,981	\$876,893	\$103,738	83.33%
250	OHIO STATE LIFE INSURANCE CO THE	0.00%	328	176	\$3,267	\$2,411	\$28,920	\$1,017	959.01%
251	OLD AMERICAN INSURANCE COMPANY	0.75%	26	21,648	\$5,472,026	\$0	\$4,383,422	\$87,143	80.11%
252	OLD RELIANCE INSURANCE COMPANY	0.02%	162	763	\$177,082	\$0	\$59,340	\$4,912	33.51%
253	OLD UNITED LIFE INSURANCE COMPANY	0.00%	321	32	\$4,097	\$0	\$0	\$330	0.00%
254	OM FINANCIAL LIFE INSURANCE COMPANY	0.01%	188	584	\$105,629	\$6,142	\$236,352	\$23,036	229.57%
255	ONENATION INSURANCE COMPANY	0.00%	376	2	\$0	\$0	\$0	\$30	N/A
256	OXFORD LIFE INSURANCE COMPANY	0.02%	180	336	\$115,326	\$0	\$141,110	\$3,347	122.36%
257	OZARK NATIONAL LIFE INSURANCE COMPANY	2.56%	13	48,381	\$18,594,695	\$77,141	\$8,043,270	\$1,487,274	43.67%
258	PACIFIC GUARDIAN LIFE INS CO LTD	0.00%	286	0	\$11,880	\$130	\$0	\$0	1.09%
259	PACIFIC LIFE INSURANCE CO	0.01%	217	286	\$62,070	\$70,028	\$105,988	\$2,304	283.58%
260	PAN AMERICAN ASSURANCE CO	0.06%	106	739	\$449,595	\$0	\$740,498	\$46,302	164.70%
261	PAN AMERICAN LIFE INSURANCE COMPANY	0.02%	172	474	\$137,015	\$34,814	\$75,642	\$13,781	80.62%
262	PARK AVENUE LIFE INSURANCE CO	0.00%	351	7	\$1,027	\$0	\$6,845	\$37	666.50%
263	PAUL REVERE LIFE INSURANCE CO	0.01%	240	573	\$42,974	\$0	\$146,445	\$2,854	340.78%
264	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.01%	250	80	\$36,711	\$0	\$11,395	\$7,530	31.04%
265	PEKIN LIFE INSURANCE COMPANY	0.00%	284	51	\$12,609	\$666	\$0	\$443	5.28%
266	PENN MUTUAL LIFE INSURANCE CO THE	0.04%	137	3,171	\$282,429	\$451,253	\$1,078,410	\$25,029	541.61%
267	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	253	77	\$34,278	\$0	\$27,242	\$501	79.47%
268	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	147	689	\$246,329	\$0	\$192,402	\$10,046	78.11%
269	PEOPLES BENEFIT LIFE INSURANCE CO	0.09%	87	3,495	\$667,267	\$1,558	\$727,133	\$41,846	109.21%
270	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	211	95	\$68,686	\$73	\$13,085	\$6,639	19.16%
271	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	338	29	\$1,990	\$0	\$1,950	\$350	97.99%
272	PHILADELPHIA UNITED LIFE INS CO	0.00%	376	9	\$0	\$0	\$0	\$9	N/A
273	PHOENIX LIFE INSURANCE COMPANY	2.37%	15	9,314	\$17,199,214	\$8,665,532	\$24,942,398	\$1,289,341	195.40%
274	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	113	2,490	\$390,469	\$0	\$226,426	\$22,473	57.99%
275	PIONEER AMERICAN INSURANCE COMPANY	0.00%	339	13	\$1,931	\$0	\$124	\$217	6.42%
276	PIONEER MUTUAL LIFE INS CO	0.00%	318	52	\$4,308	\$2,705	\$9,623	\$219	286.17%
277	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	290	30	\$10,222	\$0	\$0	\$333	0.00%
278	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	247	1,242	\$38,262	\$22,442	\$89,806	\$4,733	293.37%
279	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	326	782	\$3,341	\$862	\$38,765	\$2,021	1186.08%
280	PRESIDENTIAL LIFE INSURANCE CO	0.02%	169	234	\$140,722	\$0	\$24,071	\$1,677	17.11%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	PRIMERICA LIFE INSURANCE COMPANY	3.83%	6	38,186	\$27,808,915	\$0	\$15,224,791	\$8,917,510	54.75%
282	PRINCIPAL LIFE INS CO	0.69%	28	8,350	\$5,021,365	\$4,209,492	\$8,701,541	\$503,617	257.12%
283	PROFESSIONAL INSURANCE COMPANY	0.00%	353	19	\$883	\$0	\$16,595	\$111	1879.39%
284	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	376	280	-\$13,988	\$1,900	\$106,778	\$980	-776.94%
285	PROTECTIVE LIFE INSURANCE COMPANY	1.35%	19	10,670	\$9,787,862	\$28,478	\$68,195,630	\$2,556,461	697.03%
286	PROVIDENT AMERICAN LIFE & HEALTH INS CO	0.00%	360	5	\$592	\$0	\$0	\$28	0.00%
287	PROVIDENT LIFE AND ACCIDENT INS CO	1.04%	22	13,138	\$7,521,722	\$5,852	\$1,006,251	\$628,238	13.46%
288	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	337	1	\$2,076	\$0	\$0	\$64	0.00%
289	PRUCO LIFE INSURANCE COMPANY	0.00%	376	0	\$0	\$0	\$165,221	\$0	N/A
290	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	3.61%	7	187,942	\$26,154,253	\$45,199,825	\$63,336,661	\$1,989,141	414.99%
291	PYRAMID LIFE INSURANCE COMPANY	0.02%	182	1,248	\$113,217	\$2,672	\$273,675	\$5,560	244.09%
292	REASSURE AMERICA LIFE INSURANCE COMPANY	0.68%	29	17,875	\$4,910,383	\$344,322	\$5,002,501	\$328,466	108.89%
293	RELIABLE LIFE INSURANCE COMPANY	1.53%	16	154,674	\$11,107,642	\$32	\$8,007,851	\$600,978	72.09%
294	RELiance STANDARD LIFE INSURANCE CO	0.00%	272	228	\$17,983	\$873	\$0	\$1,344	4.85%
295	RELIASTAR LIFE INSURANCE COMPANY	0.12%	70	3,488	\$871,056	\$271,882	\$1,000,672	\$139,779	146.09%
296	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	371	3	\$128	\$260	\$7,781	\$10	6282.03%
297	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.01%	221	1,187	\$59,171	\$235	\$120,977	\$5,230	204.85%
298	RESERVE NATIONAL INSURANCE COMPANY	0.01%	209	516	\$71,921	\$0	\$55,532	\$1,876	77.21%
299	RGA REINSURANCE COMPANY	0.18%	58	206	\$1,304,739	\$689,150	\$618,996	\$67,001	100.26%
300	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	179	609	\$116,351	\$0	\$11,400	\$4,701	9.80%
301	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	348	199	\$1,116	\$7,759	\$15,846	\$890	2115.14%
302	ROYAL NEIGHBORS OF AMERICA	0.03%	160	6,665	\$192,916	\$98,965	\$461,297	\$20,756	290.42%
303	S USA LIFE INSURANCE COMPANY INC	0.00%	372	2	\$99	\$0	\$0	\$151	0.00%
304	SAGICOR LIFE INSURANCE COMPANY	0.00%	255	235	\$30,534	\$1,737	\$40,644	\$1,555	138.80%
305	SCOR LIFE INSURANCE COMPANY	0.00%	282	100	\$13,971	\$0	\$0	\$2,587	0.00%
306	SECURIAN LIFE INSURANCE COMPANY	0.00%	357	1	\$732	\$20	\$0	\$62	2.73%
307	SECURITY BENEFIT LIFE INSURANCE CO	0.11%	79	4,589	\$774,691	\$93,372	\$1,599,259	\$36,845	218.49%
308	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.02%	184	488	\$112,747	\$0	\$114,553	\$2,716	101.60%
309	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.03%	145	419	\$251,757	\$55,499	\$2,758,339	\$110,504	1117.68%
310	SECURITY MUTUAL LIFE INS CO OF NY	0.03%	151	148	\$216,139	\$54,805	\$160,833	\$15,707	99.77%
311	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	248	415	\$37,654	\$0	\$9,668	\$3,601	25.68%
312	SENIOR LIFE INSURANCE COMPANY	0.09%	86	1,450	\$674,178	\$0	\$74,454	\$9,776	11.04%
313	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	375	36	\$20	\$0	\$0	\$6	0.00%
314	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.03%	144	987	\$251,933	\$4,606	\$160,827	\$22,245	65.67%
315	SETTLERS LIFE INSURANCE COMPANY	0.00%	298	48	\$7,632	\$1,440	\$20	\$485	19.13%
316	SHELTER LIFE INSURANCE COMPANY	0.22%	54	12,512	\$1,615,064	\$1,491,747	\$2,111,414	\$198,065	223.10%
317	SHENANDOAH LIFE INSURANCE COMPANY	0.02%	164	1,114	\$174,782	\$11,562	\$239,241	\$11,112	143.49%
318	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	322	320	\$4,061	\$1,118	\$8,211	\$1,090	229.72%
319	SOUTHERN SECURITY LIFE INS CO	0.01%	223	159	\$57,508	\$0	\$25,436	\$0	44.23%
320	STANDARD INSURANCE COMPANY	0.01%	215	142	\$65,417	\$27,858	\$105,044	\$3,763	203.16%
321	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.06%	105	2,867	\$462,289	\$29,533	\$461,474	\$15,605	106.21%
322	STANDARD LIFE INS CO OF INDIANA	0.01%	249	106	\$36,999	\$0	\$26,668	\$2,900	72.08%
323	STATE FARM LIFE INSURANCE COMPANY	4.55%	4	111,272	\$32,994,481	\$17,005,900	\$22,052,566	\$2,077,102	118.38%
324	STATE LIFE INSURANCE COMPANY	0.04%	132	241	\$308,399	\$59,673	\$105,158	\$6,086	53.45%
325	STATE MUTUAL INSURANCE COMPANY	0.05%	121	741	\$354,001	\$46,714	\$152,708	\$6,961	56.33%
326	STERLING INVESTORS LIFE INS CO	0.00%	269	68	\$18,594	\$7	\$0	\$371	0.04%
327	STERLING LIFE INSURANCE COMPANY	0.00%	365	23	\$369	\$0	\$0	\$15	0.00%
328	STONEBRIDGE LIFE INSURANCE COMPANY	0.09%	82	4,251	\$688,266	\$0	\$945,046	\$29,047	137.31%
329	SUN LIFE ASSURANCE CO OF CANADA	0.98%	24	1,433	\$7,117,336	\$2,750,104	\$4,748,508	\$375,497	105.36%
330	SUN LIFE ASSURANCE OF CANADA (US)	0.02%	181	134	\$115,072	\$0	\$36,251	\$19,967	31.50%
331	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	275	82	\$16,955	\$1,203	\$259,201	\$3,957	1535.85%
332	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	315	59	\$5,041	\$472	\$4,682	\$387	102.24%
333	SURETY LIFE INSURANCE COMPANY	0.00%	376	46	\$0	\$42	\$0	\$232	N/A
334	SYMETRA LIFE INSURANCE COMPANY	0.05%	126	1,571	\$341,690	\$175	\$439,859	\$13,770	128.78%
335	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	313	91	\$5,378	\$0	\$3,743	\$932	69.60%
336	TEACHERS INSURANCE AND ANNUITY ASSOC OF AMER	0.61%	31	293	\$4,412,462	\$219,289	\$52,103,413	\$12,569	1185.79%
337	TEXAS LIFE INSURANCE COMPANY	0.04%	138	350	\$278,589	\$7,606	\$649,041	\$30,938	235.70%
338	THRIVENT FINANCIAL FOR LUTHERANS	1.00%	23	23,657	\$7,258,957	\$5,604,215	\$11,664,308	\$468,827	237.89%
339	TIME INSURANCE COMPANY	0.00%	350	3	\$1,032	\$0	\$0	\$30	0.00%
340	TRANS WORLD ASSURANCE COMPANY	0.03%	152	698	\$212,030	\$0	\$8,077	\$17,544	3.81%
341	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	244	98	\$41,305	\$0	\$56,738	\$408	137.36%
342	TRANSAMERICA LIFE INSURANCE COMPANY	0.12%	71	1,576	\$834,134	\$28,083	\$483,997	\$36,491	61.39%
343	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.00%	292	157	\$9,554	\$2,821	\$21,502	\$447	254.58%
344	TRUSTMARK INSURANCE COMPANY	0.03%	153	1,084	\$209,210	\$39,084	\$213,051	\$12,866	120.52%
345	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	266	34	\$19,601	\$0	\$4,646	\$552	23.70%
346	ULLICO LIFE INSURANCE COMPANY	0.00%	335	6	\$2,319	\$0	\$0	\$155	0.00%
347	UNIFIED LIFE INSURANCE COMPANY	0.02%	168	944	\$149,684	\$8,213	\$47,893	\$14,657	37.48%
348	UNION BANKERS INSURANCE COMPANY	0.11%	76	2,025	\$812,374	\$0	\$230,820	\$14,679	28.41%
349	UNION CENTRAL LIFE INSURANCE CO	0.05%	127	923	\$334,400	\$187,649	\$342,148	\$27,635	158.43%
350	UNION FIDELITY LIFE INSURANCE CO	0.02%	167	757	\$160,101	\$0	\$165,410	\$5,198	103.32%



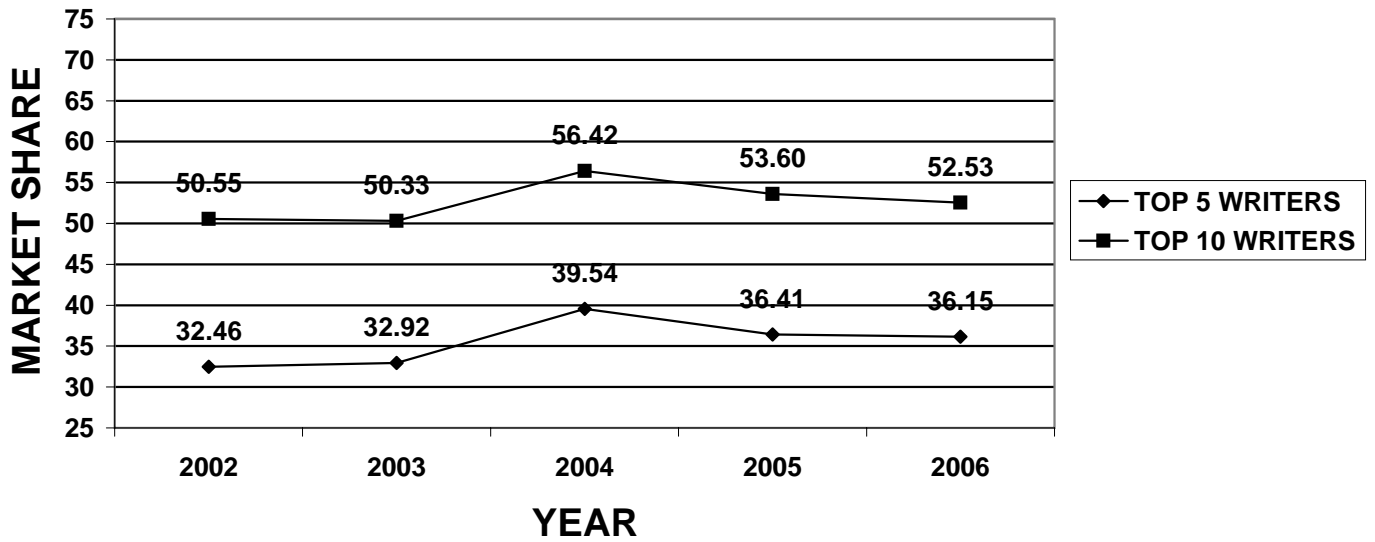
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
351	UNION LABOR LIFE INSURANCE COMPANY	0.00%	297	42	\$7,654	\$736	\$2,000	\$197	35.75%
352	UNION SECURITY INSURANCE COMPANY	0.08%	95	7,676	\$611,288	\$17,340	\$1,109,442	\$22,918	184.33%
353	UNITED AMERICAN INSURANCE COMPANY	0.09%	88	3,662	\$664,617	\$0	\$577,267	\$18,558	86.86%
354	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	235	165	\$45,727	\$0	\$48,467	\$1,327	105.99%
355	UNITED FAMILY LIFE INSURANCE CO	0.00%	312	189	\$5,540	\$344	\$6,312	\$492	120.14%
356	UNITED FIDELITY LIFE INSURANCE CO	0.05%	118	5,155	\$366,648	\$32,416	\$770,946	\$24,231	219.11%
357	UNITED HERITAGE LIFE INSURANCE COMPANY	0.18%	59	3,295	\$1,283,363	\$14,833	\$700,968	\$21,871	55.78%
358	UNITED HOME LIFE INSURANCE COMPANY	0.02%	165	380	\$174,437	\$358	\$151,269	\$14,285	86.92%
359	UNITED INSURANCE COMPANY OF AMERICA	0.02%	178	7,312	\$121,032	\$0	\$230,125	\$16,814	190.14%
360	UNITED INVESTORS LIFE INSURANCE COMPANY	0.05%	129	584	\$333,878	\$0	\$323,136	\$25,377	96.78%
361	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	362	0	\$375	\$0	\$0	\$0	0.00%
362	UNITED LIFE INSURANCE COMPANY	0.06%	110	373	\$415,161	\$0	\$67,866	\$6,803	16.35%
363	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.02%	175	352	\$128,752	\$0	\$91,986	\$2,018	71.44%
364	UNITED OF OMAHA LIFE INS CO	0.14%	68	38,248	\$1,021,553	\$385	\$990,271	\$349,903	96.98%
365	UNITED SECURITY ASSURANCE CO OF PENNSYLVANIA	0.00%	369	1	\$154	\$0	\$0	\$10	0.00%
366	UNITED STATES LIFE INSURANCE CO NEW YORK	0.01%	197	175	\$96,114	\$2,825	\$338,165	\$5,885	354.78%
367	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	228	124	\$54,400	\$0	\$4,934	\$922	9.07%
368	UNITED WORLD LIFE INSURANCE COMPANY	0.01%	224	1,918	\$56,731	\$0	\$43,732	\$5,880	77.09%
369	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.18%	60	2,994	\$1,279,093	\$0	\$353,299	\$25,736	27.62%
370	UNITY MUTUAL LIFE INS CO	0.00%	304	51	\$6,790	\$193	\$471	\$239	9.78%
371	UNIVERSAL GUARANTY LIFE INS CO	0.04%	134	2,262	\$287,480	\$24,384	\$455,641	\$38,197	166.98%
372	UNIVERSAL LIFE INSURANCE COMPANY THE	0.01%	222	2,423	\$59,063	\$0	\$4,500	\$3,109	7.62%
373	UNIVERSAL UNDERWRITERS LIFE INS CO	0.01%	198	104	\$95,599	\$0	\$158,789	\$2,781	166.10%
374	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	276	209	\$16,710	\$5	\$22,418	\$624	134.19%
375	USAA LIFE INSURANCE COMPANY	0.11%	73	1,222	\$828,246	\$347,018	\$198,526	\$56,454	65.87%
376	VALLEY FORGE LIFE INSURANCE COMPANY	0.12%	69	2,022	\$877,496	\$159,065	\$781,082	\$316	107.14%
377	VANTISLIFE INSURANCE COMPANY	0.00%	327	21	\$3,293	\$1,429	\$5,193	\$1,653	201.09%
378	VETERANS LIFE INS CO	0.09%	89	1,799	\$660,922	\$0	\$579,523	\$3,107	87.68%
379	WASHINGTON NATIONAL INSURANCE CO	0.17%	61	6,077	\$1,232,702	\$111,462	\$2,251,195	\$32,910	191.66%
380	WATKINS LIFE & BENEFIT ASSOCIATION	0.01%	219	2,905	\$60,639	\$0	\$53,150	\$3,842	87.65%
381	WEST COAST LIFE INSURANCE COMPANY	0.08%	99	577	\$573,764	\$88,292	\$304,805	\$11,736	68.51%
382	WESTERN AND SOUTHERN LIFE INS CO	0.73%	27	50,189	\$5,278,981	\$1,670,664	\$5,464,382	\$278,041	135.16%
383	WESTERN CATHOLIC UNION	0.35%	44	6,081	\$2,566,228	\$75,860	\$590,846	\$47,691	25.98%
384	WESTERN RESERVE LIFE ASSUR CO OH	0.00%	259	483	\$25,618	\$444	\$35,813	\$2,451	141.53%
385	WESTERN SOUTHERN LIFE ASSURANCE CO	0.06%	108	65	\$431,757	\$0	\$1,044,479	\$344	241.91%
386	WILLIAM PENN ASSOCIATION	0.00%	307	105	\$5,846	\$573	\$3,353	\$1,113	67.16%
387	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.03%	157	406	\$196,938	\$0	\$0	\$39,655	0.00%
388	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	274	702	\$17,309	\$4,107	\$42,267	\$1,015	267.92%
389	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.03%	154	1,537	\$206,181	\$85,143	\$77,440	\$14,746	78.85%
390	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	308	141	\$5,845	\$0	\$3,215	\$634	55.00%
391	WORLD INSURANCE COMPANY	0.01%	242	278	\$42,534	\$6,521	\$205,335	\$852	498.09%
392	ZALE LIFE INSURANCE COMPANY	0.00%	358	2	\$616	\$0	\$0	\$7	0.00%
TOTAL		100.00%		2,148,119	\$725,236,838	\$310,866,850	\$788,864,126	\$62,974,366	151.64%

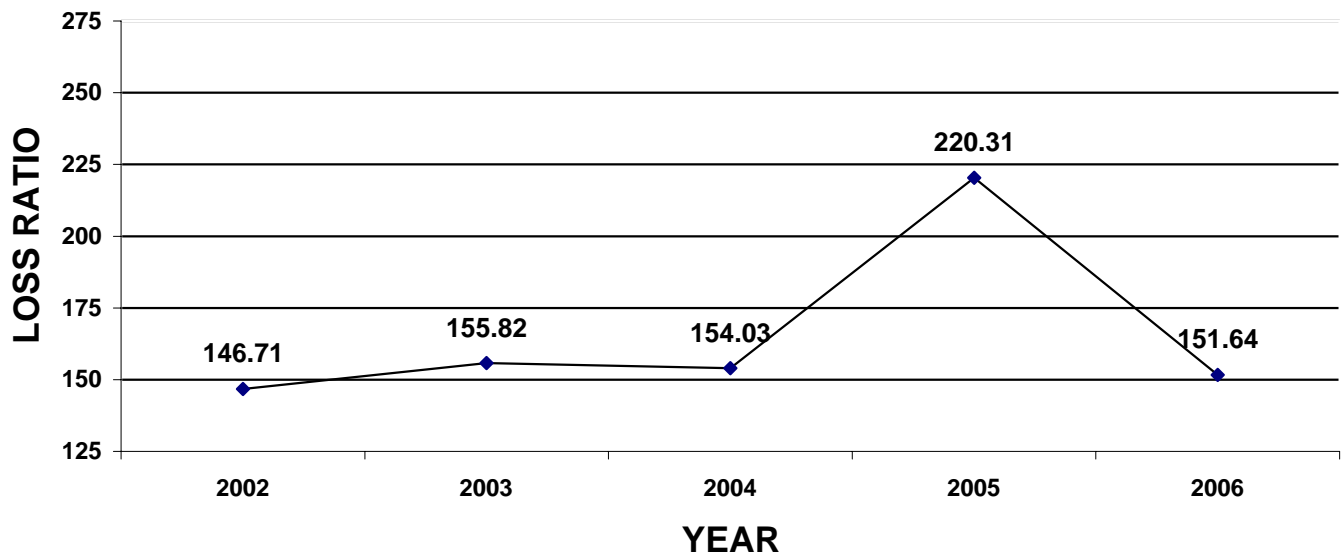


## MISSOURI INDIVIDUAL WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	175	220	\$77,540	\$0	\$0	\$24,303	0.00%
2	AAA LIFE INS CO	0.11%	105	696	\$348,043	\$0	\$202,567	\$182,809	58.20%
3	ACACIA LIFE INSURANCE CO	0.00%	278	8	\$3,421	\$0	\$0	\$729	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.01%	190	174	\$45,831	\$0	\$56,782	\$18,728	123.89%
5	AGL LIFE ASSURANCE COMPANY	0.01%	199	34	\$37,490	\$0	\$0	\$7,414	0.00%
6	AIG ANNUITY INSURANCE COMPANY	0.00%	243	77	\$10,566	\$0	\$115,204	\$1,982	1090.33%
7	AIG LIFE INSURANCE COMPANY	0.06%	122	532	\$207,482	\$0	\$24,636	\$62,834	11.87%
8	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.00%	238	58	\$13,173	\$0	\$29,685	\$2,136	225.35%
9	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.03%	160	118	\$107,229	\$0	\$9,072	\$39,624	8.46%
10	ALLSTATE LIFE INSURANCE COMPANY	0.63%	37	4,496	\$2,048,272	\$0	\$978,261	\$802,488	47.76%
11	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	260	19	\$6,309	\$0	\$0	\$5,423	0.00%
12	AMERICAN AMICABLE LIFE INS CO TX	0.12%	98	976	\$390,023	\$0	\$59,622	\$28,005	15.29%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	257	5	\$7,170	\$0	\$11,903	\$583	166.01%
14	AMERICAN CAPITOL INSURANCE COMPANY	0.01%	204	47	\$33,074	\$0	\$16,320	\$267	49.34%
15	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	245	79	\$10,438	\$0	\$0	\$2,807	0.00%
16	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	0.53%	47	5,465	\$1,731,038	\$0	\$275,013	\$379,328	15.89%
17	AMERICAN FAMILY LIFE INSURANCE COMPANY	5.13%	3	47,933	\$16,665,299	\$36,870	\$7,105,394	\$3,742,800	42.86%
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.83%	30	5,162	\$2,687,911	\$12,919	\$1,303,928	\$393,852	48.99%
19	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	250	8	\$9,111	\$0	\$0	\$133	0.00%
20	AMERICAN GENERAL ASSURANCE COMPANY	0.02%	185	432	\$56,857	\$0	\$35,567	\$22,496	62.56%
21	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.25%	76	16,479	\$816,132	\$0	\$530,102	\$252,201	64.95%
22	AMERICAN GENERAL LIFE INSURANCE CO	3.00%	6	18,076	\$9,757,114	\$0	\$16,188,524	\$6,336,336	165.92%
23	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	266	260	\$4,568	\$0	\$21,654	\$527	474.04%
24	AMERICAN HERITAGE LIFE INSURANCE CO	0.07%	117	794	\$231,991	\$0	\$50,938	\$235,982	21.96%
25	AMERICAN HOME LIFE INSURANCE CO	0.23%	78	1,434	\$750,850	\$0	\$697,621	\$154,564	92.91%
26	AMERICAN INCOME LIFE INSURANCE CO	0.03%	169	263	\$84,003	\$0	\$15,214	\$65,203	18.11%
27	AMERICAN MEMORIAL LIFE INSURANCE CO	0.00%	256	53	\$7,207	\$0	\$0	\$938	0.00%
28	AMERICAN NATIONAL INSURANCE COMPANY	0.27%	69	2,111	\$881,320	\$0	\$848,316	\$315,334	96.26%
29	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	265	1	\$4,977	\$0	\$0	\$500	0.00%
30	AMERICAN REPUBLIC INSURANCE COMPANY	0.18%	80	1,190	\$595,192	\$315	\$471,019	\$180,343	79.19%
31	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	280	4	\$3,053	\$0	\$483	\$313	15.82%
32	AMERICAN UNITED LIFE INSURANCE CO	0.13%	95	675	\$426,553	\$0	\$0	\$225,228	0.00%
33	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE CO	0.32%	61	1,328	\$1,030,717	\$0	\$259,056	\$146,598	25.13%
34	AMERICOM LIFE & ANNUITY INSURANCE COMPANY	0.03%	167	89	\$86,141	\$0	\$0	\$36,115	0.00%
35	AMERITAS LIFE INSURANCE CORP	0.07%	119	427	\$218,602	\$0	\$1,487	\$90,669	0.68%
36	AMERUS LIFE INSURANCE COMPANY	0.04%	147	1,089	\$143,142	\$381,122	\$179,879	\$337,642	391.92%
37	AMICA LIFE INSURANCE COMPANY	0.03%	168	148	\$84,036	\$0	\$0	\$41,553	0.00%
38	ANNUITY & LIFE REASSURANCE AMERICA INC	0.01%	189	7	\$46,770	\$0	\$0	\$1,186	0.00%
39	ASSURED LIFE ASSOCIATION	0.00%	297	13	\$1,609	\$0	\$0	\$334	0.00%
40	ASSURITY LIFE INSURANCE COMPANY	0.12%	101	1,188	\$374,612	\$0	\$677,057	\$53,811	180.74%
41	AURORA NATIONAL LIFE ASSURANCE CO	0.05%	144	3	\$165,320	\$0	\$0	\$2,250	0.00%
42	AUTO CLUB LIFE INS CO	0.00%	275	16	\$3,920	\$0	\$0	\$1,115	0.00%
43	AUTO OWNERS LIFE INSURANCE COMPANY	0.34%	57	2,897	\$1,114,641	\$0	\$48,089	\$384,131	4.31%
44	AVIVA LIFE INSURANCE COMPANY	0.04%	156	157	\$113,816	\$0	\$225,204	\$16,410	197.87%
45	AXA EQUITABLE LIFE INSURANCE COMPANY	0.61%	41	3,288	\$1,972,869	\$0	\$1,300,000	\$968,847	65.89%
46	AXA LIFE AND ANNUITY COMPANY	0.18%	82	465	\$583,227	\$0	\$0	\$126,856	0.00%
47	BALBOA LIFE INSURANCE COMPANY	0.02%	172	294	\$80,424	\$0	\$105,277	\$22,174	130.90%
48	BALTIMORE LIFE INS CO THE	0.00%	291	7	\$2,216	\$9	\$0	\$647	0.41%
49	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	298	9	\$1,483	\$0	\$0	\$801	0.00%
50	BANKERS LIFE AND CASUALTY COMPANY	0.09%	111	1,098	\$276,838	\$0	\$136,145	\$58,149	49.18%
51	BANKERS LIFE INSURANCE COMPANY	0.00%	282	6	\$3,002	\$0	\$0	\$714	0.00%
52	BANNER LIFE INSURANCE COMPANY	1.12%	24	4,917	\$3,637,027	\$0	\$260,255	\$3,182,952	7.16%
53	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	247	40	\$10,119	\$0	\$1,941	\$9,770	19.18%
54	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.02%	187	41	\$51,535	\$0	\$0	\$44,860	0.00%
55	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	270	225	\$4,184	\$0	\$1,718	\$3,788	41.06%
56	C M LIFE INSURANCE COMPANY	0.05%	143	113	\$166,526	\$0	\$0	\$48,832	0.00%
57	CANADA LIFE ASSURANCE COMPANY	0.05%	139	95	\$174,321	\$0	\$110,995	\$60,379	63.67%
58	CAPITAL RESERVE LIFE INSURANCE CO	0.00%	302	150	\$1,427	\$0	\$15,000	\$1,300	1051.16%
59	CATHOLIC FAMILY LIFE INSURANCE	0.00%	274	27	\$3,999	\$0	\$0	\$1,227	0.00%
60	CATHOLIC KNIGHTS	0.02%	184	586	\$57,938	\$0	\$4,794	\$12,519	8.27%
61	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.01%	226	52	\$19,566	\$0	\$0	\$3,074	0.00%
62	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	219	1,343	\$25,324	\$0	\$73,080	\$4,698	288.58%
63	CENTRAL STATES HEALTH & LIFE COMPANY	0.01%	224	41	\$21,076	\$0	\$3,000	\$2,277	14.23%
64	CENTRAL UNITED LIFE INSURANCE CO	0.01%	231	59	\$17,350	\$153	\$29,840	\$1,652	172.87%
65	CHASE INSURANCE LIFE AND ANNUITY COMPANY	1.47%	18	8,414	\$4,772,879	\$0	\$3,058,189	\$1,954,347	64.07%
66	CHASE INSURANCE LIFE COMPANY	1.00%	27	6,448	\$3,256,596	\$0	\$2,075,000	\$1,463,306	63.72%
67	CHASE LIFE & ANNUITY COMPANY	0.01%	232	30	\$16,903	\$0	\$0	\$1,421	0.00%
68	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.15%	90	760	\$471,753	\$0	\$98,275	\$64,863	20.83%
69	CHURCH LIFE INSURANCE CORPORATION	0.00%	289	1	\$2,387	\$0	\$0	\$10	0.00%
70	CINCINNATI LIFE INSURANCE COMPANY THE	0.98%	28	5,636	\$3,198,811	\$0	\$1,810,000	\$1,812,154	56.58%



**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CITIZENS SECURITY LIFE INS CO	0.00%	303	16	\$1,382	\$0	\$0	\$190	0.00%
72	COLONIAL LIFE & ACCIDENT INS CO	0.27%	68	2,658	\$885,267	\$0	\$81,838	\$188,390	9.24%
73	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	220	203	\$24,733	\$0	\$23,962	\$1,762	96.88%
74	COLORADO BANKERS LIFE INS CO	0.08%	115	681	\$252,876	\$0	\$100,241	\$47,336	39.64%
75	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	241	68	\$10,707	\$0	\$0	\$2,173	0.00%
76	COLUMBUS LIFE INSURANCE COMPANY	0.01%	223	85	\$22,833	\$0	\$0	\$21,850	0.00%
77	COMBINED INSURANCE CO OF AMERICA	0.01%	233	2,178	\$16,647	\$0	\$0	\$21,828	0.00%
78	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.04%	148	97	\$142,497	\$0	\$0	\$11,624	0.00%
79	CONNECTICUT GENERAL LIFE INS CO	0.05%	137	86	\$177,076	\$0	\$500,423	\$14,075	282.60%
80	CONSECO HEALTH INSURANCE COMPANY	0.00%	292	36	\$1,990	\$0	\$0	\$358	0.00%
81	CONSECO INSURANCE COMPANY	0.01%	211	40	\$28,397	\$0	\$162,165	\$3,595	571.06%
82	CONSECO LIFE INSURANCE CO	0.02%	178	329	\$76,801	\$0	\$128,816	\$53,625	167.73%
83	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.01%	227	32	\$19,505	\$0	\$26,042	\$518	133.51%
84	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	267	6	\$4,455	\$0	\$7,597	\$377	170.53%
85	CONTINENTAL ASSURANCE COMPANY	0.00%	321	0	\$0	\$0	\$2,434,752	\$22	N/A
86	CONTINENTAL GENERAL INSURANCE CO	0.01%	202	130	\$34,557	\$0	\$67,896	\$10,988	196.48%
87	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	242	29	\$10,597	\$0	\$0	\$2,771	0.00%
88	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	299	4	\$1,457	\$0	\$0	\$220	0.00%
89	COUNTRY LIFE INSURANCE COMPANY	0.40%	51	3,029	\$1,291,997	\$833	\$171,936	\$608,029	13.37%
90	CROWN LIFE INSURANCE COMPANY	0.01%	228	21	\$18,777	\$0	\$76,866	\$1,897	409.36%
91	CUNA MUTUAL INSURANCE SOCIETY	0.01%	215	177	\$27,292	\$0	\$8,273	\$4,744	30.31%
92	CUNA MUTUAL LIFE INSURANCE COMPANY	0.09%	109	642	\$294,547	\$2,097	\$45,111	\$106,531	16.03%
93	DIRECT GENERAL LIFE INSURANCE COMPANY	0.06%	133	1,139	\$179,186	\$0	\$0	\$11,825	0.00%
94	EMC NATIONAL LIFE COMPANY	0.19%	79	1,615	\$616,853	\$12,663	\$320,000	\$157,059	53.93%
95	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	252	12	\$8,783	\$0	\$0	\$800	0.00%
96	EQUITABLE LIFE & CASUALTY INS CO	0.00%	316	2	\$221	\$0	\$0	\$27	0.00%
97	EQUITRUST LIFE INSURANCE COMPANY	0.00%	321	14	\$0	\$0	\$0	\$66	N/A
98	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.09%	110	756	\$282,730	\$17,347	\$22,500	\$70,513	14.09%
99	FAMILY LIFE INSURANCE COMPANY	0.06%	132	539	\$180,611	\$0	\$154,183	\$24,186	85.37%
100	FAMILY SERVICE LIFE INS CO	0.00%	320	13	\$1	\$0	\$4,100	\$41	410000.00%
101	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	1.80%	14	13,436	\$5,853,243	\$0	\$2,396,483	\$1,894,121	40.94%
102	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.00%	296	3	\$1,654	\$0	\$0	\$730	0.00%
103	FARMERS NEW WORLD LIFE INSURANCE CO	2.77%	10	20,522	\$8,983,907	\$0	\$1,202,467	\$2,731,750	13.38%
104	FEDERAL LIFE INSURANCE CO MUTUAL	0.01%	207	78	\$30,173	\$0	\$19,480	\$10,376	64.56%
105	FEDERATED LIFE INSURANCE COMPANY	0.33%	59	1,088	\$1,080,187	\$0	\$215,000	\$405,157	19.90%
106	FIDELITY INVESTMENTS LIFE INS CO	0.07%	118	186	\$229,749	\$0	\$0	\$75,550	0.00%
107	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.17%	83	878	\$557,157	\$10,335	\$1,300,000	\$320,575	235.18%
108	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	251	14	\$9,039	\$0	\$1,313	\$234	14.53%
109	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	306	1	\$1,081	\$0	\$0	\$113	0.00%
110	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	246	35	\$10,273	\$0	\$0	\$5,053	0.00%
111	FIRST PENN-PACIFIC LIFE INSURANCE CO	1.07%	26	7,241	\$3,481,483	\$0	\$3,677,017	\$2,200,044	105.62%
112	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	284	9	\$2,704	\$0	\$0	\$413	0.00%
113	GARDEN STATE LIFE INSURANCE COMPANY	0.15%	88	968	\$492,473	\$0	\$17,999	\$77,780	3.65%
114	GENERAL AMERICAN LIFE INSURANCE COMPANY	1.66%	17	3,081	\$5,407,435	\$0	\$7,455,136	\$1,260,524	137.87%
115	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.04%	151	93	\$121,940	\$0	\$0	\$9,409	0.00%
116	GENWORTH LIFE INSURANCE COMPANY	0.53%	48	2,735	\$1,716,183	\$0	\$75,134	\$979,279	4.38%
117	GERBER LIFE INSURANCE COMPANY	0.08%	113	3,081	\$260,626	\$0	\$71,975	\$96,885	27.62%
118	GLOBE LIFE AND ACCIDENT INS CO	0.74%	34	23,061	\$2,409,495	\$0	\$473,244	\$145,586	19.64%
119	GOLDEN RULE INSURANCE COMPANY	0.18%	81	1,045	\$588,765	\$0	\$350,000	\$205,176	59.45%
120	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	222	26	\$23,901	\$0	\$0	\$3,594	0.00%
121	GRANGE LIFE INSURANCE COMPANY	0.01%	217	40	\$26,392	\$0	\$0	\$10,543	0.00%
122	GREAT AMERICAN LIFE INSURANCE CO	0.29%	64	1,343	\$952,396	\$0	\$673,000	\$295,863	70.66%
123	GREAT SOUTHERN LIFE INSURANCE CO	0.06%	129	253	\$186,781	\$0	\$250,000	\$29,513	133.85%
124	GREAT WEST LIFE & ANNUITY INS CO	0.34%	58	8,070	\$1,090,078	\$0	\$1,179,064	\$540,105	108.16%
125	GREAT WEST LIFE ASSURANCE COMPANY	0.16%	86	1,240	\$524,599	\$8,936	\$703,827	\$64,281	135.87%
126	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	281	14	\$3,036	\$0	\$0	\$633	0.00%
127	GUARANTEE TRUST LIFE INSURANCE CO	0.05%	142	645	\$168,680	\$0	\$139,458	\$15,986	82.68%
128	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.27%	71	627	\$865,914	\$0	\$0	\$335,451	0.00%
129	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	149	83	\$140,856	\$2,901	\$4,575	\$3,377	5.31%
130	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.50%	49	2,702	\$1,620,634	\$0	\$319,226	\$873,636	19.70%
131	HARTFORD LIFE INSURANCE COMPANY	0.02%	174	544	\$78,014	\$34,038	\$3,427,420	\$6,459	4436.97%
132	HEALTHY ALLIANCE LIFE INSURANCE CO	0.04%	153	1,762	\$121,190	\$0	\$75,000	\$49,255	61.89%
133	HERITAGE LIFE INSURANCE COMPANY	0.00%	321	2	\$0	\$0	\$0	\$41	N/A
134	HORACE MANN LIFE INSURANCE COMPANY	0.06%	127	459	\$197,088	\$0	\$217,941	\$57,466	110.58%
135	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	263	43	\$5,124	\$0	\$0	\$3,490	0.00%
136	HUMANA INSURANCE COMPANY	0.01%	194	190	\$40,983	\$0	\$0	\$16,785	0.00%
137	HUMANADENTAL INSURANCE COMPANY	0.00%	276	24	\$3,695	\$0	\$14,772	\$178	399.78%
138	IDEALIFE INSURANCE COMPANY	0.01%	209	62	\$29,853	\$0	\$0	\$1,679	0.00%
139	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.25%	75	1,023	\$820,845	\$0	\$50,000	\$124,347	6.09%
140	INDEPENDENT ORDER OF FORESTERS THE	0.01%	188	455	\$47,925	\$0	\$0	\$48,976	0.00%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	INDIANAPOLIS LIFE INSURANCE CO	0.67%	35	1,070	\$2,185,604	\$0	\$96,430	\$256,635	4.41%
142	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.06%	130	699	\$183,140	\$0	\$74,806	\$33,408	40.85%
143	INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE CO	0.00%	311	1	\$610	\$0	\$0	\$150	0.00%
144	ING LIFE INSURANCE AND ANNUITY COMPANY	0.02%	186	59	\$52,009	\$0	\$195,174	\$17,214	375.27%
145	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.01%	200	87	\$36,089	\$0	\$54,706	\$6,133	151.59%
146	INTEGRITY LIFE INS CO	0.00%	321	21	\$0	\$0	\$0	\$173	N/A
147	INVESTORS GUARANTY LIFE INS CO	0.00%	286	3	\$2,653	\$0	\$0	\$111	0.00%
148	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	318	6	\$76	\$0	\$0	\$45	0.00%
149	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.03%	164	362	\$96,002	\$0	\$179,810	\$10,416	187.30%
150	JACKSON NATIONAL LIFE INSURANCE CO	2.91%	8	11,803	\$9,459,023	\$0	\$7,225,387	\$2,425,104	76.39%
151	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	210	318	\$28,545	\$40,595	\$836,482	\$34,241	3072.61%
152	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.54%	45	1,294	\$1,766,433	\$0	\$3,428,810	\$376,830	194.11%
153	JEFFERSON PILOT LIFE INS CO	0.05%	140	175	\$173,405	\$0	\$307,019	\$7,581	177.05%
154	JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY	0.00%	305	8	\$1,084	\$0	\$18,475	\$78	1704.34%
155	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	262	55	\$5,158	\$0	\$31,814	\$1,586	616.79%
156	JOHN HANCOCK VARIABLE LIFE INS CO	2.94%	7	3,355	\$9,551,268	\$0	\$8,123,989	\$1,230,871	85.06%
157	KANAWHA INSURANCE COMPANY	0.02%	183	531	\$58,414	\$0	\$55,000	\$19,383	94.16%
158	KANSAS CITY LIFE INSURANCE COMPANY	0.61%	40	9,048	\$1,974,295	\$0	\$659,410	\$864,102	33.40%
159	KEMPER INVESTORS LIFE INS CO	0.00%	313	2	\$524	\$0	\$499,293	\$150	95284.92%
160	KNIGHTS OF COLUMBUS	0.56%	44	3,941	\$1,808,848	\$695,436	\$0	\$920,506	38.45%
161	LAFAYETTE LIFE INSURANCE CO THE	0.04%	150	291	\$134,906	\$0	\$0	\$30,876	0.00%
162	LIBERTY LIFE ASSUR CO OF BOSTON	0.13%	94	889	\$432,055	\$0	\$100,043	\$175,823	23.16%
163	LIBERTY LIFE INSURANCE COMPANY	0.49%	50	1,384	\$1,579,574	\$0	\$1,236,670	\$229,148	78.29%
164	LIBERTY NATIONAL LIFE INSURANCE CO	0.13%	93	836	\$435,438	\$0	\$126,317	\$84,305	29.01%
165	LIFE INSURANCE CO OF NORTH AMERICA	0.02%	173	90	\$78,919	\$0	\$324,541	\$3,303	411.23%
166	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.03%	163	173	\$97,377	\$0	\$0	\$16,683	0.00%
167	LIFE INVESTORS INS CO OF AMERICA	0.26%	72	1,902	\$838,495	\$0	\$765,012	\$205,881	91.24%
168	LINCOLN BENEFIT LIFE COMPANY	1.22%	23	4,925	\$3,979,427	\$0	\$2,033,530	\$2,185,199	51.10%
169	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	225	98	\$20,458	\$0	\$0	\$2,595	0.00%
170	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	1.12%	25	19,866	\$3,633,010	\$0	\$3,964,168	\$52,166	109.12%
171	LINCOLN NATIONAL LIFE INSURANCE CO	0.79%	33	3,256	\$2,556,119	\$0	\$1,450,833	\$1,413,887	56.76%
172	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	253	29	\$8,299	\$0	\$16,657	\$4,934	200.71%
173	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	279	13	\$3,178	\$0	\$0	\$401	0.00%
174	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	196	110	\$39,967	\$0	\$12,000	\$4,158	30.02%
175	MAGNA INSURANCE COMPANY	0.00%	271	22	\$4,178	\$0	\$9,981	\$260	238.89%
176	MANHATTAN LIFE INSURANCE COMPANY	0.01%	208	46	\$29,873	\$4,322	\$76,902	\$5,702	271.90%
177	MANHATTAN NATIONAL LIFE INS CO	0.28%	66	1,272	\$906,674	\$0	\$528,125	\$206,249	58.25%
178	MANULIFE INSURANCE COMPANY	0.00%	321	77	\$0	\$0	\$53,725	\$4,529	N/A
179	MASSACHUSETTS MUTUAL LIFE INS CO	1.24%	22	3,418	\$4,017,978	\$67,337	\$726,000	\$1,308,266	19.74%
180	MEGA LIFE AND HEALTH INS CO THE	0.06%	125	283	\$200,561	\$0	\$0	\$18,641	0.00%
181	MEMBERS LIFE INSURANCE COMPANY	0.00%	290	18	\$2,236	\$0	\$6,169	\$206	275.89%
182	MERIT LIFE INSURANCE CO	0.23%	77	9,001	\$752,801	\$0	\$172,839	\$71,465	22.96%
183	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.06%	128	166	\$193,277	\$0	\$21,951	\$44,060	11.36%
184	METLIFE INVESTORS INSURANCE COMPANY	0.02%	179	132	\$66,861	\$0	\$0	\$33,572	0.00%
185	METLIFE INVESTORS USA INSURANCE COMPANY	0.39%	53	1,321	\$1,267,595	\$0	\$157,894	\$820,921	12.46%
186	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.28%	67	719	\$900,029	\$0	\$2,832,443	\$312,319	314.71%
187	METROPOLITAN LIFE INSURANCE COMPANY	2.70%	12	23,515	\$8,762,420	\$630,260	\$2,501,401	\$1,648,092	35.74%
188	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	254	21	\$8,045	\$0	\$5,305	\$1,911	65.94%
189	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	285	14	\$2,671	\$0	\$0	\$175	0.00%
190	MINNESOTA LIFE INSURANCE COMPANY	0.61%	38	2,488	\$1,982,462	\$2,586	\$18,998	\$1,388,396	1.09%
191	MODERN WOODMEN OF AMERICA	0.25%	74	2,036	\$824,931	\$4,795	\$311,923	\$309,807	38.39%
192	MONITOR LIFE INSURANCE CO OF NY	0.00%	294	19	\$1,921	\$0	\$623	\$245	32.43%
193	MONUMENTAL LIFE INSURANCE COMPANY	0.15%	89	5,025	\$488,849	\$0	\$906,898	\$120,995	185.52%
194	MONY LIFE INS CO OF AMERICA	0.32%	60	782	\$1,051,018	\$0	\$2,656,810	\$420,686	252.78%
195	MONY LIFE INSURANCE COMPANY	0.00%	321	803	\$0	\$0	\$57,396	\$84,121	N/A
196	MOUNTAIN LIFE INSURANCE COMPANY	0.04%	152	296	\$121,563	\$0	\$80,034	\$11,848	65.84%
197	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	277	12	\$3,679	\$0	\$564	\$897	15.33%
198	NATIONAL BENEFIT LIFE INSURANCE CO	0.12%	100	5,414	\$380,784	\$0	\$125,701	\$83,029	33.01%
199	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	283	4	\$2,707	\$0	\$0	\$129	0.00%
200	NATIONAL FARMERS UNION LIFE INS CO	0.01%	197	49	\$38,903	\$0	\$0	\$1,945	0.00%
201	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	264	16	\$5,007	\$0	\$0	\$576	0.00%
202	NATIONAL GUARDIAN LIFE INSURANCE CO	0.04%	154	181	\$119,553	\$0	\$158,691	\$30,553	132.74%
203	NATIONAL LIFE INSURANCE COMPANY	0.03%	166	520	\$86,558	\$509	\$201	\$150,631	0.82%
204	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.02%	177	307	\$77,182	\$0	\$0	\$22,240	0.00%
205	NATIONAL WESTERN LIFE INSURANCE CO	0.00%	240	242	\$12,104	\$0	\$0	\$6,067	0.00%
206	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.02%	181	91	\$60,319	\$0	\$100,197	\$28,850	166.11%
207	NATIONWIDE LIFE AND ANNUITY INS CO	0.06%	124	264	\$200,956	\$0	\$0	\$79,603	0.00%
208	NATIONWIDE LIFE INSURANCE COMPANY	0.06%	134	367	\$178,879	\$6,184	\$1,000	\$94,137	4.02%
209	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.01%	193	207	\$41,511	\$0	\$63,000	\$23,603	151.77%
210	NEW ENGLAND LIFE INSURANCE COMPANY	0.16%	85	933	\$526,633	\$29,902	\$1,386,836	\$398,061	269.02%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
211	NEW YORK LIFE INS & ANNUITY CORPORATION	0.00%	321	0	\$0	\$0	\$0	\$90,860	N/A
212	NEW YORK LIFE INSURANCE COMPANY	0.00%	249	9,501	\$9,385	\$4,281	\$3,960	\$2,265,420	87.81%
213	NORTH AMERICAN CO FOR LIFE & HEALTH INS	1.78%	15	5,353	\$5,776,155	\$0	\$6,691,054	\$1,307,820	115.84%
214	NORTHWESTERN MUTUAL LIFE INS CO	6.18%	2	30,078	\$20,064,840	\$1,444,988	\$7,993,500	\$11,978,924	47.04%
215	NYLIFE INSURANCE CO OF ARIZONA	0.39%	52	1,527	\$1,278,516	\$0	\$600,451	\$619,758	46.96%
216	OCCIDENTAL LIFE INS CO OF NC	0.00%	244	52	\$10,507	\$0	\$0	\$2,073	0.00%
217	OHIO NATIONAL LIFE ASSURANCE CORP	0.57%	43	2,499	\$1,844,946	\$0	\$1,002,000	\$937,721	54.31%
218	OHIO STATE LIFE INSURANCE CO THE	0.05%	146	324	\$156,191	\$0	\$50,000	\$71,237	32.01%
219	OLD AMERICAN INSURANCE COMPANY	0.00%	235	1,147	\$15,376	\$0	\$144,558	\$3,477	940.15%
220	OLD REPUBLIC LIFE INSURANCE COMPANY	0.14%	91	1,922	\$443,930	\$0	\$18,176	\$182,360	4.09%
221	OM FINANCIAL LIFE INSURANCE COMPANY	1.30%	21	6,221	\$4,209,647	\$0	\$1,004,437	\$1,036,333	23.86%
222	OZARK NATIONAL LIFE INSURANCE COMPANY	0.57%	42	4,918	\$1,858,954	\$0	\$1,127,372	\$410,738	60.65%
223	PACIFIC LIFE INSURANCE CO	0.13%	96	260	\$422,279	\$0	\$0	\$188,769	0.00%
224	PARK AVENUE LIFE INSURANCE CO	0.00%	315	4	\$327	\$0	\$5,481	\$71	1676.15%
225	PEKIN LIFE INSURANCE COMPANY	0.02%	176	210	\$77,453	\$0	\$0	\$32,821	0.00%
226	PENN MUTUAL LIFE INSURANCE CO THE	0.05%	141	470	\$171,843	\$8,871	\$0	\$85,371	5.16%
227	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	131	421	\$181,427	\$0	\$123,397	\$9,327	68.01%
228	PEOPLES BENEFIT LIFE INSURANCE CO	0.11%	103	755	\$354,039	\$0	\$206,528	\$59,911	58.33%
229	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.04%	155	574	\$114,568	\$0	\$50,000	\$42,657	43.64%
230	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	259	93	\$6,680	\$0	\$0	\$1,510	0.00%
231	PHL VARIABLE INSURANCE COMPANY	0.66%	36	1,623	\$2,141,288	\$0	\$0	\$1,445,784	0.00%
232	PHOENIX LIFE AND ANNUITY COMPANY	0.26%	73	707	\$836,044	\$0	\$0	\$596,186	0.00%
233	PHOENIX LIFE INSURANCE COMPANY	0.11%	104	384	\$353,578	\$268,006	\$2,043,365	\$58,761	653.71%
234	PHYSICIANS LIFE INSURANCE COMPANY	0.13%	97	1,390	\$408,500	\$0	\$16,394	\$33,256	4.01%
235	PIONEER AMERICAN INSURANCE COMPANY	0.01%	213	97	\$27,853	\$0	\$403	\$3,243	1.45%
236	PIONEER MUTUAL LIFE INS CO	0.01%	214	31	\$27,729	\$0	\$612	\$8,580	2.21%
237	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	239	29	\$12,229	\$0	\$131	\$1,187	1.07%
238	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	321	40	\$0	\$0	\$0	\$197	N/A
239	PRESIDENTIAL LIFE INSURANCE CO	0.00%	295	3	\$1,804	\$0	\$0	\$300	0.00%
240	PRINCIPAL LIFE INS CO	0.27%	70	817	\$875,237	\$0	\$1,532,048	\$388,951	175.04%
241	PROFESSIONAL INSURANCE COMPANY	0.01%	203	115	\$33,721	\$0	\$0	\$7,901	0.00%
242	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	321	9	-\$9,010	\$0	\$14,030	\$4,559	-155.72%
243	PROTECTIVE LIFE INSURANCE COMPANY	0.37%	54	1,634	\$1,215,956	\$0	\$6,648,554	\$236,606	546.78%
244	PROVIDENT LIFE AND ACCIDENT INS CO	0.03%	159	207	\$107,405	\$0	\$27,158	\$13,452	25.29%
245	PRUCO LIFE INSURANCE COMPANY	1.76%	16	6,481	\$5,732,640	\$0	\$1,167,564	\$2,855,483	20.37%
246	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.36%	56	20,133	\$1,156,248	\$0	\$883,988	\$754,219	76.45%
247	PYRAMID LIFE INSURANCE COMPANY	0.01%	218	614	\$25,327	\$0	\$45,091	\$3,670	178.04%
248	REASSURE AMERICA LIFE INSURANCE COMPANY	0.37%	55	11,658	\$1,208,160	\$0	\$1,410,925	\$586,384	116.78%
249	RELIABLE LIFE INSURANCE COMPANY	0.31%	63	4,173	\$1,018,255	\$0	\$322,411	\$172,023	31.66%
250	RELIAANCE STANDARD LIFE INSURANCE CO	0.01%	206	383	\$30,236	\$0	\$59,458	\$1,357	196.65%
251	RELIASTAR LIFE INSURANCE COMPANY	0.94%	29	4,187	\$3,048,697	\$0	\$500,336	\$1,565,523	16.41%
252	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	192	225	\$41,537	\$669	\$403,745	\$9,937	973.62%
253	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	237	81	\$13,546	\$0	\$27,694	\$1,197	204.44%
254	RESERVE NATIONAL INSURANCE COMPANY	0.01%	201	30	\$34,849	\$0	\$25,889	\$1,496	74.29%
255	RIVERSOURCE LIFE INSURANCE COMPANY	0.54%	46	2,694	\$1,749,306	\$0	\$1,701,653	\$701,766	97.28%
256	ROYAL NEIGHBORS OF AMERICA	0.01%	216	1,196	\$26,812	\$0	\$0	\$11,348	0.00%
257	SAGICOR LIFE INSURANCE COMPANY	0.00%	300	6	\$1,446	\$0	\$0	\$30	0.00%
258	SEARS LIFE INSURANCE COMPANY	0.00%	312	3	\$560	\$0	\$0	\$120	0.00%
259	SECURITY BENEFIT LIFE INSURANCE CO	0.01%	212	141	\$28,342	\$2,868	\$58,509	\$5,351	216.56%
260	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	309	7	\$840	\$0	\$0	\$105	0.00%
261	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.03%	158	332	\$107,900	\$0	\$1,671	\$12,325	1.55%
262	SECURITY MUTUAL LIFE INS CO OF NY	0.01%	205	48	\$32,477	\$0	\$0	\$12,078	0.00%
263	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	258	39	\$6,956	\$0	\$1,980	\$737	28.46%
264	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.10%	107	601	\$314,110	\$0	\$220,000	\$111,945	70.04%
265	SETTLERS LIFE INSURANCE COMPANY	0.00%	269	6	\$4,274	\$0	\$0	\$424	0.00%
266	SHELTER LIFE INSURANCE COMPANY	2.70%	11	24,729	\$8,782,921	\$0	\$2,145,223	\$2,476,262	24.42%
267	SHEANDOAH LIFE INSURANCE COMPANY	0.03%	157	541	\$108,603	\$0	\$95,082	\$58,608	87.55%
268	SOUTHERN SECURITY LIFE INS CO	0.00%	248	5	\$10,039	\$0	\$5,030	\$0	50.10%
269	STANDARD INSURANCE COMPANY	0.00%	273	10	\$4,046	\$2,438	\$26,356	\$1,443	711.67%
270	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	234	21	\$15,482	\$0	\$0	\$1,527	0.00%
271	STANDARD SECURITY LIFE INS CO OF NEWYOR	0.00%	319	2	\$67	\$0	\$4,991	\$15	7449.25%
272	STARMOUNT LIFE INSURANCE COMPANY	0.09%	108	770	\$308,229	\$0	\$95,000	\$26,006	30.82%
273	STATE FARM LIFE INSURANCE COMPANY	8.34%	1	67,629	\$27,085,758	\$1,974,408	\$9,512,946	\$10,505,016	42.41%
274	STATE LIFE INSURANCE COMPANY	0.07%	120	240	\$214,435	\$0	\$0	\$58,982	0.00%
275	STATE MUTUAL INSURANCE COMPANY	0.02%	180	85	\$64,081	\$0	\$65,446	\$3,282	102.13%
276	STERLING INVESTORS LIFE INS CO	0.00%	307	4	\$1,005	\$0	\$0	\$115	0.00%
277	STONEBRIDGE LIFE INSURANCE COMPANY	0.03%	161	453	\$103,653	\$0	\$174,276	\$9,694	168.13%
278	SUN LIFE ASSURANCE CO OF CANADA	0.06%	123	252	\$205,274	\$0	\$203,404	\$178,919	99.09%
279	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	288	8	\$2,400	\$170	\$36,682	\$560	1535.50%
280	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	230	38	\$17,468	\$0	\$1,193	\$5,503	6.83%



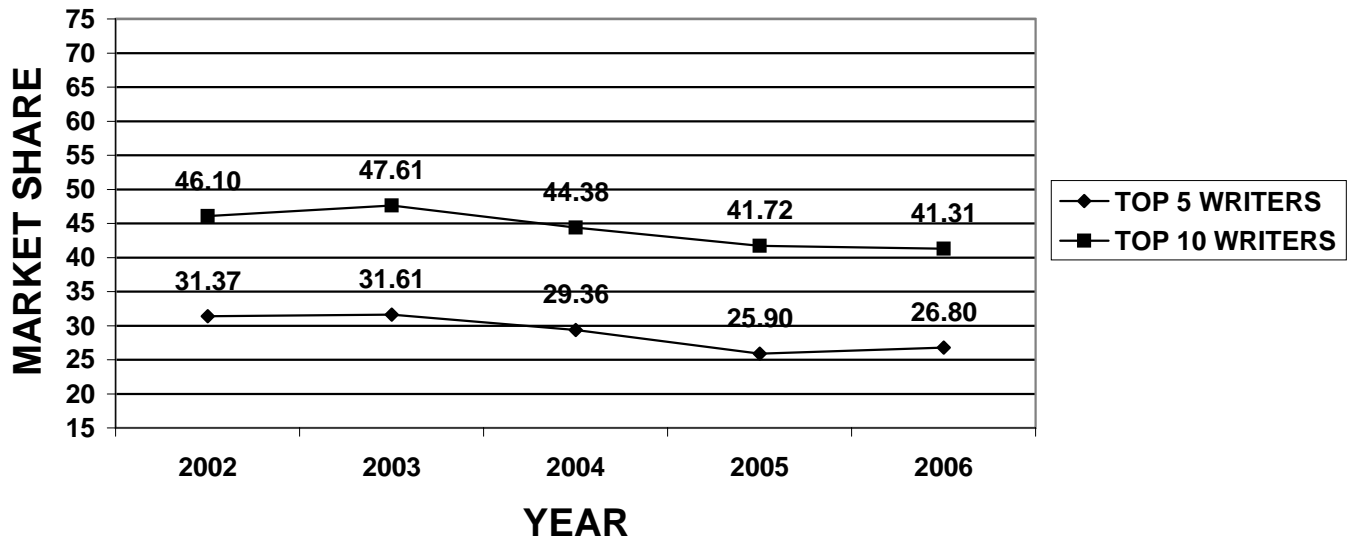
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	SURETY LIFE INSURANCE COMPANY	0.00%	236	39	\$14,277	\$0	\$6,297	\$2,515	44.11%
282	SYMETRA LIFE INSURANCE COMPANY	0.80%	32	5,742	\$2,609,847	\$0	\$562,114	\$1,041,769	21.54%
283	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	255	41	\$7,545	\$0	\$839	\$881	11.12%
284	TEACHERS INSURANCE & ANNUITY ASSOC OF AMERICA	0.12%	99	1,873	\$381,469	\$2,884,880	\$4,504,477	\$428,205	1937.08%
285	TEXAS LIFE INSURANCE COMPANY	0.03%	162	109	\$103,536	\$8,159	\$0	\$15,640	7.88%
286	THRIVENT FINANCIAL FOR LUTHERANS	0.83%	31	7,047	\$2,681,821	\$5,219	\$1,358,533	\$1,170,514	50.85%
287	TIAA-CREF LIFE INSURANCE COMPANY	0.14%	92	696	\$442,198	\$0	\$0	\$280,555	0.00%
288	TIME INSURANCE COMPANY	0.05%	145	659	\$162,106	\$0	\$97,525	\$24,637	60.16%
289	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	308	6	\$971	\$0	\$486	\$1,128	50.05%
290	TRANSAMERICA LIFE INSURANCE COMPANY	0.31%	62	10,521	\$1,022,607	\$0	\$590,268	\$157,249	57.72%
291	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	3.52%	5	13,514	\$11,426,063	\$239,935	\$5,783,749	\$4,535,678	52.72%
292	TRUSTMARK INSURANCE COMPANY	0.01%	191	109	\$43,541	\$862	\$4,723	\$11,554	12.83%
293	U S FINANCIAL LIFE INSURANCE COMPANY	1.42%	19	3,548	\$4,625,660	\$0	\$5,480,000	\$1,187,263	118.47%
294	ULLICO LIFE INSURANCE COMPANY	0.00%	314	1	\$442	\$0	\$0	\$100	0.00%
295	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	317	2	\$194	\$0	\$0	\$25	0.00%
296	UNIFIED LIFE INSURANCE COMPANY	0.08%	114	939	\$257,953	\$0	\$61,000	\$58,229	23.65%
297	UNION BANKERS INSURANCE COMPANY	0.01%	195	103	\$40,371	\$0	\$11,954	\$2,062	29.61%
298	UNION CENTRAL LIFE INSURANCE CO	0.15%	87	791	\$493,131	\$0	\$750,000	\$279,004	152.09%
299	UNION FIDELITY LIFE INSURANCE CO	0.01%	221	132	\$24,727	\$0	\$0	\$1,794	0.00%
300	UNION LABOR LIFE INSURANCE COMPANY	0.00%	310	5	\$726	\$0	\$0	\$277	0.00%
301	UNION SECURITY INSURANCE COMPANY	0.05%	136	281	\$178,163	\$0	\$71,635	\$7,183	40.21%
302	UNITED AMERICAN INSURANCE COMPANY	0.17%	84	845	\$538,301	\$0	\$467,551	\$15,031	86.86%
303	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	304	6	\$1,269	\$0	\$10,047	\$395	791.73%
304	UNITED FIDELITY LIFE INSURANCE CO	0.03%	171	310	\$81,499	\$0	\$0	\$8,037	0.00%
305	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	198	82	\$38,073	\$0	\$0	\$9,335	0.00%
306	UNITED HOME LIFE INSURANCE COMPANY	0.05%	138	361	\$176,247	\$0	\$0	\$11,987	0.00%
307	UNITED INSURANCE COMPANY OF AMERICA	0.00%	287	62	\$2,595	\$0	\$5,793	\$362	223.24%
308	UNITED INVESTORS LIFE INSURANCE COMPANY	0.61%	39	3,223	\$1,979,191	\$0	\$1,575,636	\$341,728	79.61%
309	UNITED LIFE INSURANCE COMPANY	0.08%	112	584	\$267,310	\$0	\$50,347	\$60,988	18.83%
310	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	301	5	\$1,444	\$0	\$0	\$278	0.00%
311	UNITED OF OMAHA LIFE INS CO	3.65%	4	3,476	\$11,847,154	\$0	\$8,616,140	\$984,571	72.73%
312	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	229	32	\$17,580	\$4,237	\$61,836	\$13,947	375.84%
313	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	293	16	\$1,948	\$0	\$11,017	\$182	565.55%
314	UNIVERSAL UNDERWRITERS LIFE INS CO	0.08%	116	219	\$250,471	\$0	\$0	\$86,994	0.00%
315	UNUM LIFE INS CO OF AMERICA	0.07%	121	1,208	\$212,738	\$269,988	\$1,368,702	\$12,276	770.29%
316	USAA LIFE INSURANCE COMPANY	1.36%	20	9,831	\$4,421,587	\$173,093	\$2,110,301	\$2,020,681	51.64%
317	USABLE LIFE	0.02%	182	204	\$58,547	\$0	\$0	\$5,736	0.00%
318	VALLEY FORGE LIFE INSURANCE COMPANY	2.89%	9	13,194	\$9,385,751	\$0	\$5,227,833	\$4,375	55.70%
319	VANTISLIFE INSURANCE COMPANY	0.00%	272	13	\$4,126	\$0	\$0	\$0	0.00%
320	VETERANS LIFE INS CO	0.06%	135	650	\$178,752	\$0	\$156,738	\$11,521	87.68%
321	WASHINGTON NATIONAL INSURANCE CO	0.03%	165	451	\$91,484	\$0	\$167,071	\$21,653	182.62%
322	WEST COAST LIFE INSURANCE COMPANY	2.09%	13	6,840	\$6,801,643	\$0	\$3,613,290	\$2,727,010	53.12%
323	WESTERN AND SOUTHERN LIFE INS CO	0.28%	65	8,916	\$911,466	\$58,511	\$1,011,779	\$144,385	117.43%
324	WESTERN CATHOLIC UNION	0.03%	170	1,789	\$82,050	\$22,060	\$0	\$44,117	26.89%
325	WESTERN RESERVE LIFE ASSUR CO OH	0.10%	106	481	\$324,498	\$0	\$600,000	\$206,882	184.90%
326	WESTERN SOUTHERN LIFE ASSURANCE CO	0.11%	102	1,327	\$366,365	\$0	\$0	\$258,907	0.00%
327	WINDSOR LIFE INSURANCE COMPANY	0.00%	261	14	\$5,230	\$0	\$0	\$0	0.00%
328	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.06%	126	366	\$198,095	\$0	\$192,267	\$36,612	97.06%
329	WORLD INSURANCE COMPANY	0.00%	268	13	\$4,329	\$0	\$0	\$673	0.00%
TOTAL		100.00%		709,882	\$324,914,256	\$9,376,107	\$205,976,421	\$115,558,833	66.28%

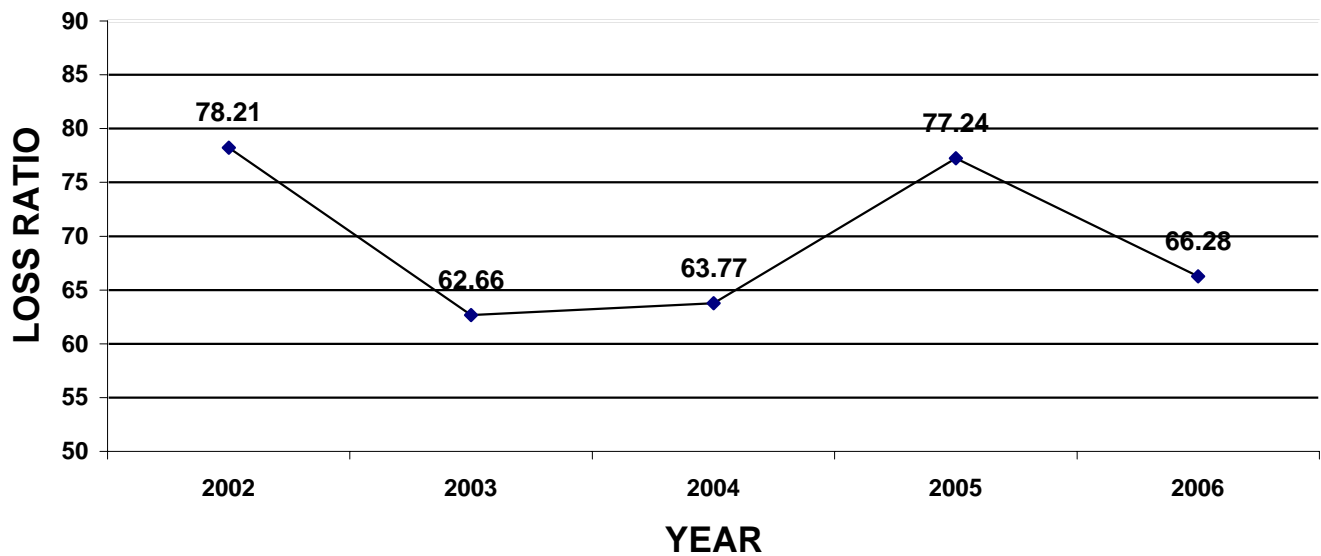


## MISSOURI INDIVIDUAL TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	234	4	\$1,985	\$0	\$0	\$200	0.00%
2	AAA LIFE INS CO	0.00%	205	23	\$15,128	\$0	\$0	\$2,650	0.00%
3	ACACIA LIFE INSURANCE CO	0.18%	79	147	\$908,596	\$0	\$146,348	\$21,403	16.11%
4	AGL LIFE ASSURANCE COMPANY	0.00%	224	6	\$3,816	\$0	\$0	\$435	0.00%
5	AIG ANNUITY INSURANCE COMPANY	0.00%	250	2	\$0	\$0	\$0	\$57	N/A
6	AIG LIFE INSURANCE COMPANY	0.05%	119	810	\$246,021	\$0	\$3,924,632	\$165,464	1595.24%
7	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.10%	95	2,603	\$531,515	\$296	\$1,197,756	\$86,186	225.40%
8	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.59%	39	4,277	\$3,009,747	\$0	\$1,383,110	\$303,000	45.95%
9	ALLSTATE LIFE INSURANCE COMPANY	1.20%	22	6,500	\$6,085,580	\$0	\$3,513,872	\$620,035	57.74%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	199	32	\$20,482	\$0	\$2,278	\$3,370	11.12%
11	AMERICAN AMICABLE LIFE INS CO TX	0.02%	154	182	\$92,770	\$0	\$58,622	\$11,084	63.19%
12	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.03%	134	122	\$163,415	\$0	\$271,277	\$13,279	166.00%
13	AMERICAN FAMILY LIFE INSURANCE COMPANY	1.17%	23	8,570	\$5,939,301	\$0	\$3,972,553	\$765,370	66.89%
14	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	169	150	\$66,667	\$0	\$11,073	\$8,986	16.61%
15	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.84%	30	9,156	\$4,259,815	\$0	\$2,710,964	\$391,419	63.64%
16	AMERICAN GENERAL LIFE INSURANCE CO	6.20%	2	4,810	\$31,428,208	\$0	\$8,704,708	\$1,228,369	27.70%
17	AMERICAN HERITAGE LIFE INSURANCE CO	0.53%	44	9,152	\$2,711,224	\$0	\$277,885	\$322,547	10.25%
18	AMERICAN INCOME LIFE INSURANCE CO	0.00%	210	22	\$11,330	\$0	\$0	\$787	0.00%
19	AMERICAN NATIONAL INSURANCE COMPANY	0.34%	54	3,037	\$1,729,176	\$0	\$1,497,723	\$254,499	86.61%
20	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.03%	135	196	\$162,967	\$0	\$14,619	\$30,826	8.97%
21	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	164	32	\$79,179	\$0	\$36,406	\$1,362	45.98%
22	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OF N'	0.00%	233	2	\$2,195	\$0	\$0	\$75	0.00%
23	AMERICAN REPUBLIC INSURANCE COMPANY	0.09%	98	1,655	\$461,942	\$0	\$674,216	\$56,054	145.95%
24	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.02%	156	215	\$88,546	\$0	\$69,734	\$11,014	78.75%
25	AMERICAN UNITED LIFE INSURANCE CO	0.04%	129	296	\$178,548	\$0	\$504,836	\$24,017	282.75%
26	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.07%	104	1,022	\$363,585	\$0	\$107,786	\$39,514	29.65%
27	AMERITAS LIFE INSURANCE CORP	0.13%	88	539	\$634,576	\$0	\$933,437	\$94,267	147.10%
28	AMERUS LIFE INSURANCE COMPANY	0.73%	34	2,782	\$3,724,612	\$203,265	\$4,680,529	\$303,179	131.12%
29	AMICA LIFE INSURANCE COMPANY	0.00%	232	6	\$2,260	\$0	\$0	\$415	0.00%
30	ANNUITY & LIFE REASSURANCE AMERICA INC	0.02%	147	180	\$115,390	\$0	\$143,811	\$8,005	124.63%
31	ASSURED LIFE ASSOCIATION	0.00%	250	9	-\$2,769	\$0	\$25,738	\$542	-929.51%
32	ASSURITY LIFE INSURANCE COMPANY	0.01%	181	61	\$36,212	\$0	\$52,819	\$6,415	145.86%
33	AUTO CLUB LIFE INS CO	0.00%	220	5	\$4,727	\$0	\$0	\$724	0.00%
34	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	112	984	\$300,842	\$0	\$179,045	\$57,243	59.51%
35	AVIVA LIFE INSURANCE COMPANY	0.18%	78	743	\$931,784	\$0	\$1,136,221	\$82,793	121.94%
36	AXA EQUITABLE LIFE INSURANCE COMPANY	1.04%	25	3,923	\$5,278,378	\$0	\$5,127,427	\$525,232	97.14%
37	AXA LIFE AND ANNUITY COMPANY	0.01%	171	52	\$65,221	\$0	\$913,004	\$18,380	1399.86%
38	BALTIMORE LIFE INS CO THE	0.01%	180	147	\$37,557	\$0	\$264,485	\$7,547	704.22%
39	BANKERS LIFE AND CASUALTY COMPANY	0.58%	40	3,098	\$2,954,505	\$0	\$2,746,204	\$188,811	92.95%
40	BANNER LIFE INSURANCE COMPANY	0.43%	50	2,954	\$2,184,104	\$0	\$542,126	\$246,825	24.82%
41	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	178	154	\$38,959	\$0	\$72,932	\$8,285	187.20%
42	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.82%	31	11,269	\$4,142,423	\$0	\$1,130,930	\$189,417	27.30%
43	C M LIFE INSURANCE COMPANY	0.69%	35	2,475	\$3,524,047	\$0	\$2,036,278	\$683,095	57.78%
44	CANADA LIFE ASSURANCE COMPANY	0.08%	101	473	\$407,315	\$0	\$2,542,401	\$28,092	624.19%
45	CAPITAL RESERVE LIFE INSURANCE CO	0.17%	81	970	\$847,794	\$0	\$112,310	\$6,850	13.25%
46	CATHOLIC FAMILY LIFE INSURANCE	0.00%	213	35	\$9,047	\$0	\$3,750	\$1,347	41.45%
47	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	248	9	\$306	\$0	\$0	\$325	0.00%
48	CENTRAL SECURITY LIFE INSURANCE CO	0.06%	111	849	\$302,970	\$0	\$370,901	\$23,899	122.42%
49	CENTRAL STATES HEALTH & LIFE COMPANY	0.03%	132	570	\$169,409	\$0	\$170,860	\$8,932	100.86%
50	CENTRAL UNITED LIFE INSURANCE CO	0.01%	167	151	\$73,433	\$650	\$126,295	\$7,047	172.87%
51	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.23%	66	1,318	\$1,150,622	\$0	\$2,318,837	\$180,540	201.53%
52	CHASE INSURANCE LIFE COMPANY	0.15%	86	884	\$760,352	\$0	\$1,065,588	\$67,075	140.14%
53	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	122	446	\$218,077	\$0	\$0	\$22,099	0.00%
54	CINCINNATI LIFE INSURANCE COMPANY THE	0.23%	65	2,484	\$1,154,556	\$0	\$916,088	\$129,818	79.35%
55	CITIZENS SECURITY LIFE INS CO	0.00%	243	2	\$768	\$0	\$0	\$125	0.00%
56	COLONIAL LIFE & ACCIDENT INS CO	0.19%	75	4,143	\$959,462	\$0	\$407,381	\$122,202	42.46%
57	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	228	5	\$3,365	\$0	\$36,386	\$691	1081.31%
58	COLUMBIA UNIVERSAL LIFE INS CO	0.01%	177	82	\$41,578	\$0	\$33,338	\$5,661	80.18%
59	COLUMBUS LIFE INSURANCE COMPANY	0.22%	67	400	\$1,107,691	\$0	\$231,024	\$53,452	20.86%
60	COMBINED INSURANCE CO OF AMERICA	0.01%	172	44	\$55,571	\$0	\$0	\$6,623	0.00%
61	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.07%	103	451	\$372,878	\$0	\$1,109,492	\$44,598	297.55%
62	CONNECTICUT GENERAL LIFE INS CO	0.26%	61	1,384	\$1,336,886	\$263,978	\$6,317,077	\$453,006	492.27%
63	CONSECO INSURANCE COMPANY	0.02%	157	210	\$87,879	\$0	\$331,178	\$11,618	376.86%
64	CONSECO LIFE INSURANCE CO	0.56%	42	4,641	\$2,863,504	\$0	\$7,909,398	\$468,618	276.21%
65	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.01%	191	10	\$26,056	\$0	\$34,790	\$692	133.52%
66	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	179	54	\$37,912	\$0	\$64,653	\$3,210	170.53%
67	CONTINENTAL ASSURANCE COMPANY	0.00%	250	0	\$0	\$0	\$3,119	\$3	N/A
68	CONTINENTAL GENERAL INSURANCE CO	0.02%	166	1,365	\$76,399	\$0	\$126,154	\$48,670	165.13%
69	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.03%	137	53	\$159,175	\$0	\$117,023	\$4,251	73.52%
70	CROWN LIFE INSURANCE COMPANY	0.06%	114	367	\$283,153	\$0	\$248,281	\$54,502	87.68%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CSA FRATERNAL LIFE	0.00%	231	29	\$2,402	\$0	\$12,486	\$480	519.82%
72	CUNA MUTUAL LIFE INSURANCE COMPANY	0.04%	123	707	\$215,343	\$0	\$533,959	\$35,551	247.96%
73	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	204	91	\$17,174	\$0	\$0	\$2,273	0.00%
74	EMC NATIONAL LIFE COMPANY	0.25%	62	3,093	\$1,277,409	\$0	\$1,199,229	\$168,052	93.88%
75	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	250	11	\$0	\$0	\$0	\$340	N/A
76	EQUITRUST LIFE INSURANCE COMPANY	0.01%	190	40	\$26,219	\$0	\$7,205	\$3,674	27.48%
77	FAMILY LIFE INSURANCE COMPANY	0.02%	146	224	\$118,650	\$0	\$96,535	\$7,715	81.36%
78	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.00%	217	20	\$6,805	\$0	\$0	\$842	0.00%
79	FARMERS NEW WORLD LIFE INSURANCE CO	1.82%	17	22,601	\$9,234,758	\$0	\$6,613,056	\$1,895,052	71.61%
80	FEDERAL LIFE INSURANCE CO MUTUAL	0.01%	184	90	\$32,161	\$0	\$20,763	\$7,211	64.56%
81	FEDERATED LIFE INSURANCE COMPANY	0.65%	38	1,671	\$3,276,251	\$0	\$1,520,106	\$377,941	46.40%
82	FIDELITY INVESTMENTS LIFE INS CO	0.00%	250	8	\$0	\$0	\$0	\$7,552	N/A
83	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	207	29	\$14,728	\$0	\$43,148	\$556	292.97%
84	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	246	1	\$321	\$0	\$0	\$421	0.00%
85	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	194	7	\$22,404	\$0	\$0	\$550	0.00%
86	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	236	4	\$1,772	\$0	\$0	\$300	0.00%
87	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.10%	97	1,075	\$485,411	\$0	\$126,808	\$75,872	26.12%
88	GENERAL AMERICAN LIFE INSURANCE COMPANY	1.27%	21	6,172	\$6,432,817	\$3,131,870	\$13,644,608	\$1,173,195	260.80%
89	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.24%	64	906	\$1,219,397	\$0	\$2,941,975	\$128,635	241.26%
90	GENWORTH LIFE INSURANCE COMPANY	0.11%	91	259	\$545,909	\$0	\$181,461	\$35,589	33.24%
91	GLOBE LIFE AND ACCIDENT INS CO	0.21%	68	14,152	\$1,061,565	\$0	\$908,672	\$94,424	85.60%
92	GOLDEN RULE INSURANCE COMPANY	1.05%	24	1,635	\$5,302,133	\$0	\$1,211,308	\$97,763	22.85%
93	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	148	104	\$115,383	\$0	\$78,451	\$7,418	67.99%
94	GRANGE LIFE INSURANCE COMPANY	0.00%	208	17	\$13,346	\$0	\$0	\$1,560	0.00%
95	GREAT AMERICAN LIFE INSURANCE CO	0.05%	115	163	\$277,047	\$0	\$38,651	\$18,166	13.95%
96	GREAT SOUTHERN LIFE INSURANCE CO	0.12%	89	1,448	\$622,629	\$0	\$585,765	\$92,485	94.08%
97	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	248	6	\$306	\$0	\$0	\$192	0.00%
98	GUARANTY INCOME LIFE INSURANCE CO	0.02%	149	160	\$112,740	\$3,632	\$365,874	\$6,284	327.75%
99	GUARDIAN INSURANCE & ANNUITY CO INC	0.00%	250	28	\$0	\$0	\$0	\$14,001	N/A
100	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.04%	126	190	\$195,583	\$0	\$867,103	\$87,651	443.34%
101	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	2.50%	12	1,920	\$12,705,134	\$0	\$1,821,207	\$402,201	14.33%
102	HARTFORD LIFE INSURANCE COMPANY	0.16%	83	827	\$800,006	\$0	\$1,070,674	\$233,692	133.83%
103	HCC LIFE INSURANCE COMPANY	0.00%	235	4	\$1,902	\$0	\$24,188	\$262	1271.71%
104	HUMANADENTAL INSURANCE COMPANY	0.00%	203	31	\$17,285	\$0	\$19,080	\$1,762	110.38%
105	IDEALIFE INSURANCE COMPANY	0.00%	201	85	\$17,615	\$0	\$0	\$3,155	0.00%
106	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.15%	85	1,056	\$764,111	\$0	\$165,471	\$73,242	21.66%
107	INDEPENDENT ORDER OF FORESTERS THE	0.11%	93	1,094	\$534,194	\$0	\$832,090	\$73,011	155.77%
108	INDIANAPOLIS LIFE INSURANCE CO	0.19%	76	742	\$955,561	\$150,691	\$1,074,504	\$112,202	128.22%
109	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.00%	211	7	\$10,223	\$0	\$1,375	\$470	13.45%
110	INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE CO	0.01%	185	13	\$30,617	\$0	\$49,182	\$798	160.64%
111	ING LIFE INSURANCE AND ANNUITY COMPANY	0.44%	48	2,151	\$2,219,876	\$0	\$5,660,032	\$433,691	254.97%
112	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.04%	128	595	\$184,881	\$0	\$922,480	\$68,227	498.96%
113	INTEGRITY LIFE INS CO	0.00%	250	43	\$0	\$0	\$0	\$7,493	N/A
114	INVESTORS GUARANTY LIFE INS CO	0.00%	244	2	\$688	\$0	\$0	\$73	0.00%
115	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	242	3	\$893	\$0	\$0	\$62	0.00%
116	INVESTORS INSURANCE CORPORATION	0.00%	250	2	\$0	\$0	\$0	\$90	N/A
117	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.08%	100	899	\$418,279	\$0	\$783,432	\$66,216	187.30%
118	JACKSON NATIONAL LIFE INSURANCE CO	0.34%	55	914	\$1,702,256	\$0	\$920,989	\$135,779	54.10%
119	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.07%	108	399	\$337,851	\$0	\$1,049,549	\$23,486	310.65%
120	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.44%	49	4,550	\$2,215,366	\$0	\$4,300,227	\$449,750	194.11%
121	JEFFERSON PILOT LIFE INS CO	3.52%	7	3,233	\$17,878,333	\$0	\$31,654,028	\$781,649	177.05%
122	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.00%	239	3	\$1,105	\$0	\$18,831	\$85	1704.16%
123	JOHN ALDEN LIFE INSURANCE COMPANY	0.05%	121	251	\$229,514	\$0	\$60,000	\$33,082	26.14%
124	KANSAS CITY LIFE INSURANCE COMPANY	0.95%	29	8,382	\$4,807,992	\$0	\$7,460,718	\$445,247	155.17%
125	KEMPER INVESTORS LIFE INS CO	0.00%	215	315	\$7,698	\$0	\$1,415,706	\$27,635	18390.57%
126	LAFAYETTE LIFE INSURANCE CO THE	0.05%	117	329	\$261,544	\$0	\$364,541	\$19,316	139.38%
127	LIBERTY LIFE ASSUR CO OF BOSTON	0.02%	158	188	\$86,471	\$0	\$129,338	\$12,717	149.57%
128	LIBERTY LIFE INSURANCE COMPANY	0.32%	58	3,194	\$1,609,062	\$0	\$4,678,355	\$241,044	290.75%
129	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.19%	77	1,089	\$955,460	\$0	\$175,900	\$109,334	18.41%
130	LIFE INVESTORS INS CO OF AMERICA	0.37%	53	3,531	\$1,876,346	\$0	\$2,180,972	\$279,251	116.24%
131	LINCOLN BENEFIT LIFE COMPANY	2.19%	14	3,653	\$11,107,427	\$0	\$7,084,983	\$630,468	63.79%
132	LINCOLN NATIONAL LIFE INSURANCE CO	2.79%	11	993	\$14,163,464	\$0	\$3,844,941	\$696,094	27.15%
133	LOYAL AMERICAN LIFE INSURANCE CO	0.01%	188	130	\$26,569	\$0	\$53,329	\$2,730	200.72%
134	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	221	12	\$4,570	\$0	\$0	\$690	0.00%
135	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	195	102	\$22,344	\$0	\$53,262	\$2,197	238.37%
136	MANHATTAN LIFE INSURANCE COMPANY	0.02%	162	74	\$81,650	\$11,816	\$210,193	\$8,646	271.90%
137	MANHATTAN NATIONAL LIFE INS CO	0.06%	110	379	\$324,791	\$0	\$351,793	\$30,563	108.31%
138	MASSACHUSETTS MUTUAL LIFE INS CO	1.01%	26	389	\$5,097,910	\$0	\$578,428	\$187,708	11.35%
139	MEGA LIFE AND HEALTH INS CO THE	0.03%	141	260	\$147,554	\$0	\$383,325	\$16,143	259.79%
140	MEMBERS LIFE INSURANCE COMPANY	0.00%	247	1	\$313	\$0	\$0	\$101	0.00%



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TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.30%	60	1,189	\$1,504,970	\$0	\$120,005	\$199,983	7.97%
142	METLIFE INVESTORS USA INSURANCE COMPANY	1.31%	20	642	\$6,647,945	\$0	\$0	\$195,616	0.00%
143	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.44%	47	870	\$2,244,664	\$0	\$415,491	\$521,421	18.51%
144	METROPOLITAN LIFE INSURANCE COMPANY	0.80%	32	2,448	\$4,077,156	\$0	\$3,535,900	\$286,535	86.72%
145	METROPOLITAN TOWER LIFE INSURANCE CO	0.55%	43	6,648	\$2,790,558	\$0	\$9,676,572	\$484,706	346.76%
146	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	202	23	\$17,552	\$0	\$0	\$1,813	0.00%
147	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	192	55	\$23,654	\$0	\$97,490	\$4,187	412.15%
148	MINNESOTA LIFE INSURANCE COMPANY	0.05%	116	76	\$270,390	\$0	\$25,591	\$22,792	9.46%
149	MODERN WOODMEN OF AMERICA	0.40%	52	5,063	\$2,021,220	\$0	\$3,961,290	\$261,967	195.99%
150	MOLINA HEALTHCARE INSURANCE COMPANY	0.01%	187	8	\$27,655	\$0	\$9,394	\$1,271	33.97%
151	MONUMENTAL LIFE INSURANCE COMPANY	0.17%	80	1,720	\$859,732	\$0	\$745,485	\$80,626	86.71%
152	MONY LIFE INS CO OF AMERICA	0.07%	105	232	\$358,066	\$0	\$75,574	\$33,118	21.11%
153	MTL INSURANCE COMPANY	0.03%	144	246	\$128,242	\$0	\$67,333	\$25,263	52.50%
154	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	216	21	\$6,900	\$0	\$17,040	\$879	246.96%
155	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	227	7	\$3,393	\$0	\$276	\$266	8.13%
156	NATIONAL FARMERS UNION LIFE INS CO	0.03%	130	319	\$173,914	\$0	\$280,084	\$15,920	161.05%
157	NATIONAL GUARDIAN LIFE INSURANCE CO	0.05%	118	529	\$255,590	\$0	\$218,819	\$27,994	85.61%
158	NATIONAL LIFE INSURANCE COMPANY	0.20%	72	565	\$989,638	\$0	\$703,328	\$58,062	71.07%
159	NATIONAL WESTERN LIFE INSURANCE CO	0.11%	92	1,078	\$541,916	\$7,007	\$359,713	\$55,101	67.67%
160	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	223	87	\$4,178	\$0	\$0	\$426	0.00%
161	NATIONWIDE LIFE AND ANNUITY INS CO	0.07%	106	134	\$344,547	\$0	\$0	\$14,692	0.00%
162	NATIONWIDE LIFE INSURANCE COMPANY	0.21%	70	321	\$1,047,002	\$0	\$0	\$6,480	0.00%
163	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.01%	189	58	\$26,382	\$0	\$0	\$6,044	0.00%
164	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	170	7	\$65,829	\$170	\$14,003	\$1,337	21.53%
165	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	240	3	\$1,005	\$0	\$0	\$27	0.00%
166	NEW YORK LIFE INS & ANNUITY CORPORATION	4.81%	4	8,827	\$24,416,537	\$0	\$11,981,944	\$2,209,443	49.07%
167	NORTH AMERICAN CO FOR LIFE & HEALTH INS	0.49%	45	2,290	\$2,471,025	\$0	\$2,862,417	\$559,482	115.84%
168	OCCIDENTAL LIFE INS CO OF NC	0.02%	153	198	\$100,509	\$0	\$56,045	\$10,944	55.76%
169	OHIO NATIONAL LIFE ASSURANCE CORP	1.96%	15	1,053	\$9,937,595	\$0	\$3,935,381	\$250,991	39.60%
170	OHIO STATE LIFE INSURANCE CO THE	0.21%	69	2,114	\$1,055,682	\$0	\$1,163,889	\$123,985	110.25%
171	OM FINANCIAL LIFE INSURANCE COMPANY	0.43%	51	1,596	\$2,161,093	\$0	\$1,178,008	\$203,772	54.51%
172	PACIFIC LIFE INSURANCE CO	7.66%	1	3,053	\$38,854,892	\$78,297	\$23,144,510	\$2,566,134	59.77%
173	PARK AVENUE LIFE INSURANCE CO	0.00%	214	6	\$7,867	\$0	\$0	\$400	0.00%
174	PAUL REVERE LIFE INSURANCE CO	0.00%	225	12	\$3,588	\$0	\$0	\$1,023	0.00%
175	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.03%	145	182	\$127,356	\$0	\$130,970	\$13,240	102.84%
176	PEKIN LIFE INSURANCE COMPANY	0.03%	136	254	\$159,675	\$0	\$90,166	\$17,303	56.47%
177	PENN INSURANCE & ANNUITY CO THE	0.03%	131	208	\$173,608	\$0	\$300,518	\$25,469	173.10%
178	PENN MUTUAL LIFE INSURANCE CO THE	0.33%	56	1,135	\$1,665,659	\$0	\$1,778,708	\$153,319	106.79%
179	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	140	358	\$150,993	\$0	\$272,031	\$15,371	180.16%
180	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	165	135	\$77,339	\$0	\$32,347	\$11,047	41.82%
181	PHL VARIABLE INSURANCE COMPANY	1.93%	16	457	\$9,768,614	\$0	\$3,007	\$493,485	0.03%
182	PHOENIX LIFE AND ANNUITY COMPANY	0.03%	143	15	\$133,249	\$0	\$0	\$25,950	0.00%
183	PHOENIX LIFE INSURANCE COMPANY	0.05%	120	249	\$245,500	\$0	\$356,083	\$33,856	145.04%
184	PIONEER AMERICAN INSURANCE COMPANY	0.00%	219	10	\$5,764	\$0	\$444	\$670	7.70%
185	PIONEER MUTUAL LIFE INS CO	0.10%	96	296	\$485,506	\$0	\$139,327	\$36,287	28.70%
186	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	218	10	\$6,378	\$0	\$0	\$754	0.00%
187	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	206	85	\$14,748	\$0	\$53,571	\$1,953	363.24%
188	PRESIDENTIAL LIFE INSURANCE CO	0.00%	250	31	\$0	\$0	\$0	\$3,783	N/A
189	PRINCIPAL LIFE INS CO	1.49%	19	2,459	\$7,535,202	\$0	\$2,536,544	\$625,827	33.66%
190	PROFESSIONAL INSURANCE COMPANY	0.00%	241	9	\$901	\$0	\$0	\$50	0.00%
191	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	250	7	-\$2,238	\$0	\$0	\$846	0.00%
192	PROTECTIVE LIFE INSURANCE COMPANY	0.02%	159	165	\$84,470	\$0	\$2,777,931	\$5,451	3288.66%
193	PROVIDENT LIFE AND ACCIDENT INS CO	0.19%	73	2,935	\$987,085	\$0	\$728,135	\$112,656	73.77%
194	PRUCO LIFE INSURANCE COMPANY	0.96%	28	1,794	\$4,859,001	\$0	\$1,695,250	\$270,500	34.89%
195	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.06%	109	488	\$328,188	\$27,019	\$858,140	\$27,932	269.71%
196	PYRAMID LIFE INSURANCE COMPANY	0.04%	125	992	\$198,732	\$0	\$302,427	\$18,145	152.18%
197	REASSURE AMERICA LIFE INSURANCE COMPANY	0.66%	37	7,178	\$3,337,173	\$0	\$5,807,854	\$394,933	174.04%
198	RELIABLE LIFE INSURANCE COMPANY	0.01%	176	2	\$43,676	\$0	\$700,000	\$2,400	1602.71%
199	RELIAANCE STANDARD LIFE INSURANCE CO	0.00%	230	34	\$2,688	\$0	\$0	\$1,778	0.00%
200	RELIASTAR LIFE INSURANCE COMPANY	1.73%	18	3,886	\$8,751,989	\$0	\$1,667,787	\$587,071	19.06%
201	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.15%	84	3,673	\$779,985	\$0	\$772,906	\$102,010	99.09%
202	RIVERSOURCE LIFE INSURANCE COMPANY	0.25%	63	1,419	\$1,275,909	\$0	\$392,280	\$161,777	30.75%
203	ROYAL NEIGHBORS OF AMERICA	0.03%	138	531	\$157,884	\$0	\$71,652	\$21,583	45.38%
204	SAGICOR LIFE INSURANCE COMPANY	0.00%	209	3	\$11,529	\$0	\$0	\$37	0.00%
205	SECURITY BENEFIT LIFE INSURANCE CO	0.03%	142	847	\$141,712	\$0	\$292,547	\$58,239	206.44%
206	SECURITY LIFE OF DENVER INSURANCE COMPANY	2.84%	10	2,318	\$14,386,096	\$0	\$23,707,265	\$934,983	164.79%
207	SECURITY MUTUAL LIFE INS CO OF NY	0.01%	182	22	\$33,361	\$0	\$0	\$2,176	0.00%
208	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	200	59	\$18,378	\$0	\$12,791	\$4,764	69.60%
209	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.07%	107	526	\$342,490	\$0	\$917,720	\$44,595	267.96%
210	SETTLERS LIFE INSURANCE COMPANY	0.00%	222	9	\$4,245	\$0	\$31	\$329	0.73%



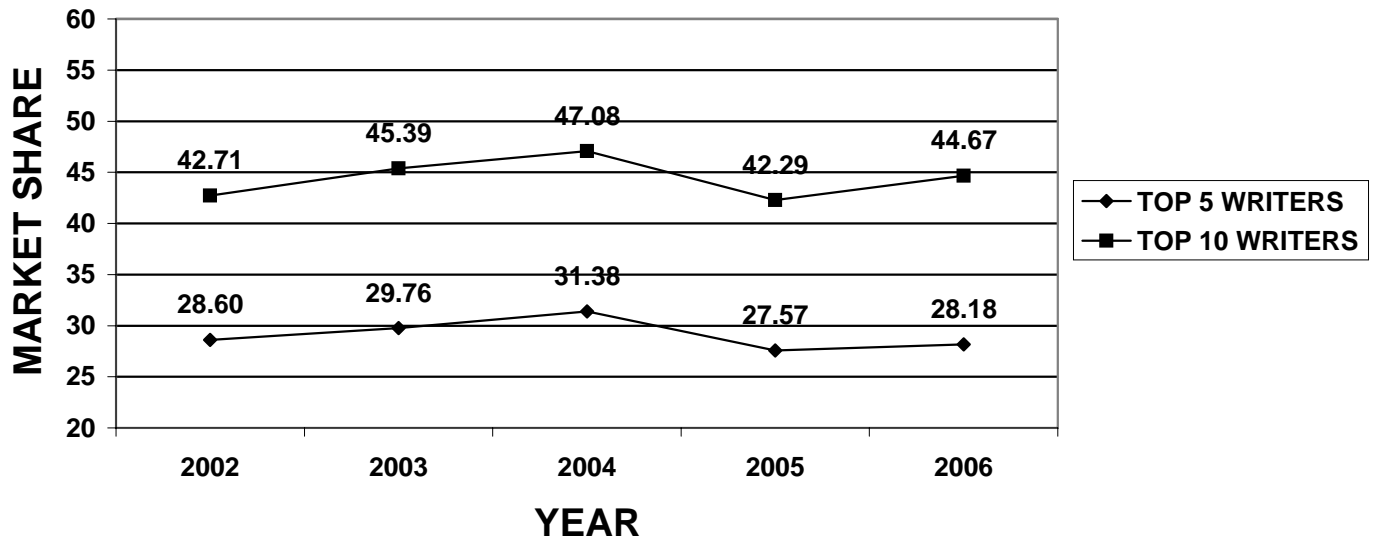
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
211	SHELTER LIFE INSURANCE COMPANY	3.26%	8	16,394	\$16,511,417	\$0	\$6,133,982	\$1,072,745	37.15%
212	SHENANDOAH LIFE INSURANCE COMPANY	0.19%	74	398	\$980,683	\$0	\$247,674	\$24,860	25.26%
213	SOUTHERN SECURITY LIFE INS CO	0.01%	183	59	\$32,837	\$0	\$37,105	\$0	113.00%
214	STANDARD INSURANCE COMPANY	0.02%	160	119	\$84,428	\$8,818	\$95,331	\$5,222	123.36%
215	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	174	6	\$44,737	\$0	\$0	\$290	0.00%
216	STATE FARM LIFE INSURANCE COMPANY	5.56%	3	43,303	\$28,184,828	\$0	\$17,067,244	\$4,193,284	60.55%
217	STATE LIFE INSURANCE COMPANY	0.07%	102	126	\$374,315	\$0	\$157,149	\$13,068	41.98%
218	STATE MUTUAL INSURANCE COMPANY	0.00%	212	8	\$9,284	\$0	\$40,695	\$198	438.33%
219	SUN LIFE ASSURANCE CO OF CANADA	3.02%	9	735	\$15,315,052	\$0	\$666,320	\$668,398	4.35%
220	SUN LIFE ASSURANCE OF CANADA (US)	0.01%	175	44	\$43,900	\$0	\$9,966	\$4,236	22.70%
221	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	229	17	\$2,910	\$206	\$44,477	\$679	1535.50%
222	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.02%	163	128	\$81,590	\$0	\$272,126	\$13,798	333.53%
223	SURETY LIFE INSURANCE COMPANY	0.09%	99	867	\$444,871	\$0	\$332,163	\$65,801	74.67%
224	SYMETRA LIFE INSURANCE COMPANY	0.48%	46	4,799	\$2,451,935	\$0	\$1,624,011	\$339,390	66.23%
225	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	197	82	\$21,970	\$0	\$6,037	\$1,876	27.48%
226	TEXAS LIFE INSURANCE COMPANY	0.32%	57	5,230	\$1,611,921	\$43,998	\$573,728	\$212,130	38.32%
227	THRIVENT FINANCIAL FOR LUTHERANS	3.95%	5	41,396	\$20,040,464	\$0	\$19,263,796	\$2,887,958	96.12%
228	TIAA-CREF LIFE INSURANCE COMPANY	0.04%	127	24	\$194,478	\$0	\$0	\$7,305	0.00%
229	TIME INSURANCE COMPANY	0.11%	90	1,203	\$569,213	\$0	\$397,166	\$68,911	69.77%
230	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	226	48	\$3,582	\$0	\$20,277	\$5,845	566.08%
231	TRANSAMERICA LIFE INSURANCE COMPANY	2.41%	13	1,181	\$12,224,102	\$0	\$5,774,368	\$52,967	47.24%
232	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	3.85%	6	4,777	\$19,550,512	\$0	\$18,031,731	\$1,316,356	92.23%
233	TRUSTMARK INSURANCE COMPANY	0.06%	113	511	\$288,321	\$0	\$99,450	\$25,336	34.49%
234	U S FINANCIAL LIFE INSURANCE COMPANY	0.31%	59	830	\$1,587,757	\$0	\$638,680	\$98,677	40.23%
235	ULLICO LIFE INSURANCE COMPANY	0.01%	173	77	\$53,155	\$0	\$5,271	\$4,695	9.92%
236	UNION BANKERS INSURANCE COMPANY	0.00%	237	2	\$1,277	\$0	\$0	\$85	0.00%
237	UNION CENTRAL LIFE INSURANCE CO	0.66%	36	2,789	\$3,343,438	\$0	\$10,763,924	\$291,757	321.94%
238	UNION LABOR LIFE INSURANCE COMPANY	0.01%	186	42	\$29,280	\$0	\$132	\$2,172	0.45%
239	UNION SECURITY INSURANCE COMPANY	0.01%	168	162	\$67,950	\$0	\$15,445	\$5,946	22.73%
240	UNITED AMERICAN INSURANCE COMPANY	0.00%	196	43	\$22,020	\$0	\$16,435	\$528	74.64%
241	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	238	1	\$1,142	\$0	\$4,303	\$25	376.80%
242	UNITED FIDELITY LIFE INSURANCE CO	0.02%	161	218	\$82,293	\$0	\$30,183	\$8,769	36.68%
243	UNITED HERITAGE LIFE INSURANCE COMPANY	0.04%	124	333	\$208,802	\$0	\$79,312	\$14,526	37.98%
244	UNITED INSURANCE COMPANY OF AMERICA	0.00%	198	55	\$21,190	\$0	\$1,525	\$1,237	7.20%
245	UNITED LIFE INSURANCE COMPANY	0.10%	94	835	\$532,283	\$0	\$366,034	\$74,283	68.77%
246	UNITED OF OMAHA LIFE INS CO	0.99%	27	5,528	\$5,003,749	\$0	\$1,673,536	\$504,420	33.45%
247	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	193	42	\$23,074	\$0	\$426	\$17,293	1.85%
248	UNITY MUTUAL LIFE INS CO	0.00%	245	1	\$600	\$0	\$0	\$50	0.00%
249	UNIVERSAL GUARANTY LIFE INS CO	0.03%	133	1,329	\$168,838	\$0	\$267,599	\$22,433	158.49%
250	UNIVERSAL UNDERWRITERS LIFE INS CO	0.02%	150	50	\$112,000	\$0	\$16,269	\$8,931	14.53%
251	UNUM LIFE INS CO OF AMERICA	0.02%	151	50	\$103,517	\$0	\$10,653	\$7,189	10.29%
252	USAA LIFE INSURANCE COMPANY	0.20%	71	1,090	\$1,005,513	\$0	\$390,278	\$141,240	38.81%
253	VALLEY FORGE LIFE INSURANCE COMPANY	0.79%	33	6,778	\$4,000,662	\$0	\$8,604,682	\$230	215.08%
254	WASHINGTON NATIONAL INSURANCE CO	0.03%	139	761	\$154,367	\$0	\$281,909	\$37,662	182.62%
255	WEST COAST LIFE INSURANCE COMPANY	0.15%	87	756	\$751,761	\$0	\$399,364	\$301,406	53.12%
256	WESTERN RESERVE LIFE ASSUR CO OH	0.02%	152	186	\$102,349	\$0	\$234,614	\$17,962	229.23%
257	WESTERN SOUTHERN LIFE ASSURANCE CO	0.57%	41	7,258	\$2,888,852	\$0	\$3,358,234	\$404,333	116.25%
258	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.16%	82	1,794	\$805,362	\$332,577	\$1,008,828	\$79,491	166.56%
259	WORLD INSURANCE COMPANY	0.02%	155	172	\$89,044	\$0	\$96,524	\$11,696	108.40%
TOTAL		100.00%		427,506	\$507,239,598	\$4,264,290	\$394,254,964	\$43,970,188	78.57%

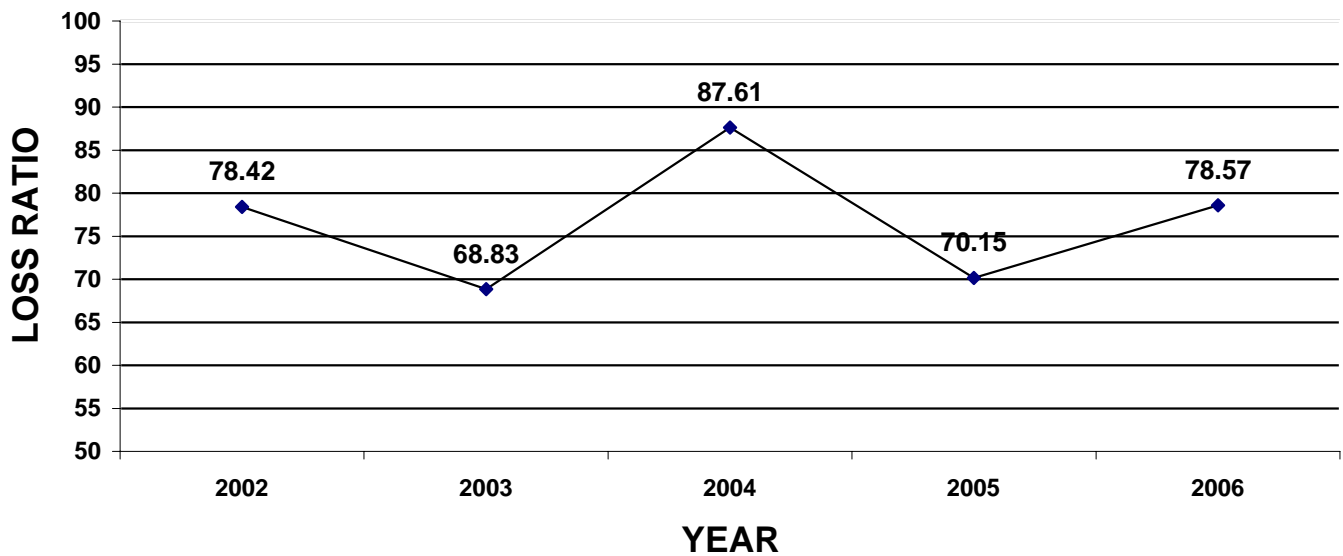


## MISSOURI INDIVIDUAL UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





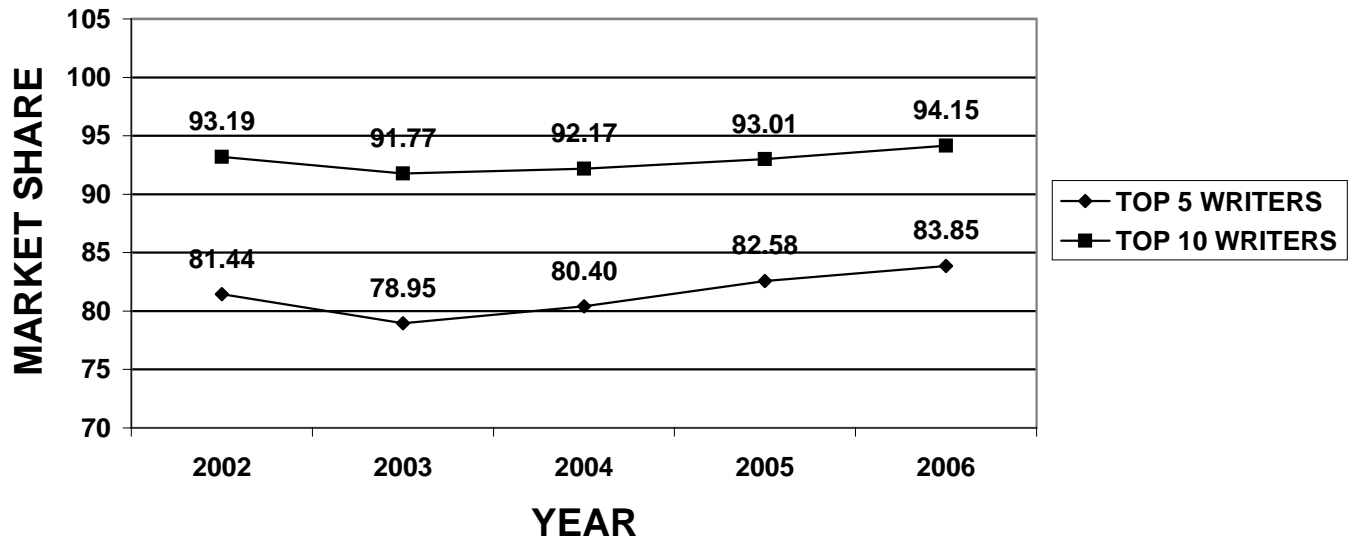
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	4.72%	4	781	\$421,779	\$0	\$270,922	\$5,384	64.23%
2	AMERICAN GENERAL LIFE & ACCIDENT INS CO	5.40%	3	3,306	\$483,045	\$0	\$607,423	\$5,616	125.75%
3	AMERICAN INCOME LIFE INSURANCE CO	0.48%	13	88	\$42,844	\$0	\$20,312	\$470	47.41%
4	AMERICAN NATIONAL INSURANCE COMPANY	2.35%	7	1,286	\$209,871	\$0	\$397,066	\$1,872	189.20%
5	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.03%	36	14	\$2,643	\$0	\$0	\$320	0.00%
6	ASSURITY LIFE INSURANCE COMPANY	0.22%	19	30	\$19,533	\$0	\$0	\$2,540	0.00%
7	AUTO CLUB LIFE INS CO	0.09%	28	33	\$8,224	\$0	\$0	\$237	0.00%
8	BANKERS LIFE INSURANCE COMPANY	0.09%	27	16	\$8,313	\$0	\$799	\$157	9.61%
9	CAPITAL RESERVE LIFE INSURANCE CO	0.03%	34	18	\$3,000	\$0	\$2,000	\$71	66.67%
10	CATHOLIC KNIGHTS	0.03%	37	12	\$2,414	\$0	\$0	\$60	0.00%
11	CHURCH LIFE INSURANCE CORPORATION	0.00%	48	0	\$0	\$0	\$2,500	\$0	N/A
12	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	48	7	\$0	\$0	\$0	\$17	N/A
13	COLONIAL PENN LIFE INSURANCE COMPANY	2.37%	6	3,946	\$212,024	\$0	\$339,957	\$2,431	160.34%
14	COMBINED INSURANCE CO OF AMERICA	0.01%	40	13	\$991	\$0	\$0	\$40	0.00%
15	CONTINENTAL GENERAL INSURANCE CO	0.32%	16	31	\$28,307	\$0	\$21,457	\$254	75.80%
16	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.06%	32	8	\$5,427	\$0	\$0	\$32	0.00%
17	CUNA MUTUAL INSURANCE SOCIETY	0.07%	31	21	\$5,990	\$0	\$0	\$109	0.00%
18	EQUITABLE LIFE & CASUALTY INS CO	1.67%	10	438	\$148,968	\$0	\$157,864	\$3,433	105.97%
19	FAMILY SERVICE LIFE INS CO	0.00%	47	127	\$10	\$0	\$54,305	\$548	543050.00%
20	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.01%	43	1	\$516	\$3	\$0	\$50	0.58%
21	FEDERAL LIFE INSURANCE CO MUTUAL	0.31%	17	78	\$27,716	\$0	\$17,894	\$5,176	64.56%
22	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.15%	22	256	\$13,404	\$0	\$32,433	\$340	241.97%
23	FUNERAL DIRECTORS LIFE INSURANCE CO	0.00%	48	23	\$0	\$0	\$0	\$103	N/A
24	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	42	1	\$605	\$0	\$0	\$7	0.00%
25	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	45	6	\$337	\$0	\$0	\$44	0.00%
26	INVESTORS GUARANTY LIFE INS CO	0.02%	38	6	\$2,126	\$0	\$0	\$114	0.00%
27	INVESTORS HERITAGE LIFE INSURANCE CO	0.10%	26	38	\$8,691	\$0	\$9,291	\$232	106.90%
28	LAFAYETTE LIFE INSURANCE CO THE	0.03%	35	4	\$2,849	\$0	\$2,616	\$58	91.82%
29	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.44%	14	130	\$39,102	\$0	\$34	\$336	0.09%
30	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.01%	41	3	\$887	\$0	\$0	\$18	0.00%
31	MEDICO LIFE INSURANCE COMPANY	0.02%	39	66	\$1,998	\$0	\$1,757	\$112	87.94%
32	MONUMENTAL LIFE INSURANCE COMPANY	3.43%	5	713	\$306,556	\$0	\$18,759	\$2,682	6.12%
33	NATIONAL FARMERS UNION LIFE INS CO	0.01%	44	3	\$453	\$0	\$0	\$26	0.00%
34	NATIONAL GUARDIAN LIFE INSURANCE CO	0.09%	29	76	\$7,869	\$0	\$2,089	\$402	26.55%
35	OHIO STATE LIFE INSURANCE CO THE	0.00%	46	1	\$316	\$0	\$0	\$37	0.00%
36	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	48	18	\$0	\$0	\$0	\$260	N/A
37	PHYSICIANS LIFE INSURANCE COMPANY	38.42%	1	12,155	\$3,433,895	\$0	\$2,909,248	\$52,968	84.72%
38	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	48	700	\$0	\$0	\$0	\$3,651	N/A
39	RELIABLE LIFE INSURANCE COMPANY	31.87%	2	13,811	\$2,848,436	\$0	\$1,158,995	\$23,402	40.69%
40	RESERVE NATIONAL INSURANCE COMPANY	0.19%	20	54	\$17,359	\$0	\$14,038	\$125	80.87%
41	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.11%	25	76	\$10,063	\$0	\$12,011	\$169	119.36%
42	STATE FARM LIFE INSURANCE COMPANY	0.00%	48	0	\$0	\$0	\$0	\$286,120	N/A
43	STONEBRIDGE LIFE INSURANCE COMPANY	0.69%	12	167	\$61,557	\$0	\$22,978	\$272	37.33%
44	TEACHERS INSURANCE & ANNUITY ASSOC OF AMER	1.72%	9	147	\$154,045	\$99,693	\$1,818,994	\$15,175	1245.54%
45	TRUSTMARK INSURANCE COMPANY	0.13%	23	38	\$11,446	\$1,047	\$2,097	\$210	27.47%
46	UNION FIDELITY LIFE INSURANCE CO	0.12%	24	86	\$11,073	\$0	\$18,180	\$198	164.18%
47	UNITED AMERICAN INSURANCE COMPANY	0.23%	18	243	\$20,479	\$0	\$17,785	\$572	86.85%
48	UNITED FIDELITY LIFE INSURANCE CO	0.19%	21	208	\$17,137	\$0	\$0	\$1,582	0.00%
49	UNITED HERITAGE LIFE INSURANCE COMPANY	2.20%	8	506	\$196,232	\$0	\$140,136	\$2,497	71.41%
50	UNITED HOME LIFE INSURANCE COMPANY	0.34%	15	48	\$30,092	\$0	\$48,000	\$354	159.51%
51	UNITED INSURANCE COMPANY OF AMERICA	0.05%	33	14	\$4,185	\$0	\$8,028	\$34	191.83%
52	UNITED OF OMAHA LIFE INS CO	0.07%	30	80	\$6,238	\$0	\$0	\$840	0.00%
53	UNITED SECURITY ASSURANCE CO OF PENNSYLVANIA	0.00%	48	1	-\$127	\$0	\$0	\$3	0.00%
54	WESTERN AND SOUTHERN LIFE INS CO	1.10%	11	1,521	\$98,425	\$61,286	\$353,412	\$7,495	421.33%
TOTAL		100.00%		41,453	\$8,937,343	\$162,029	\$8,483,380	\$429,255	96.73%

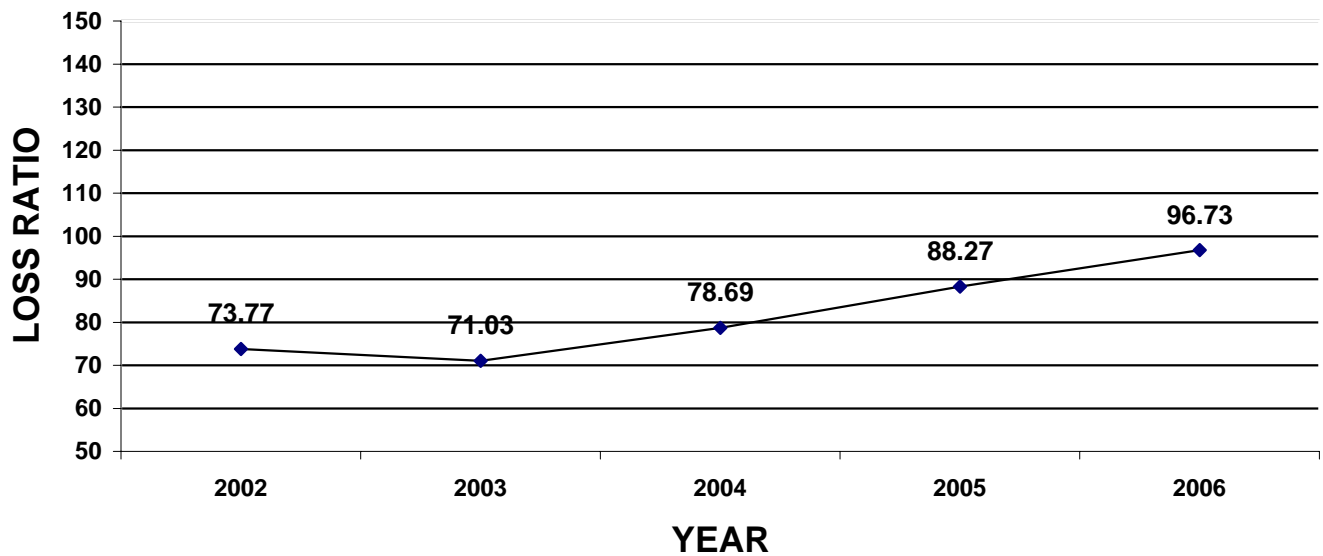


## MISSOURI INDIVIDUAL GRADED DEATH BENEFITS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





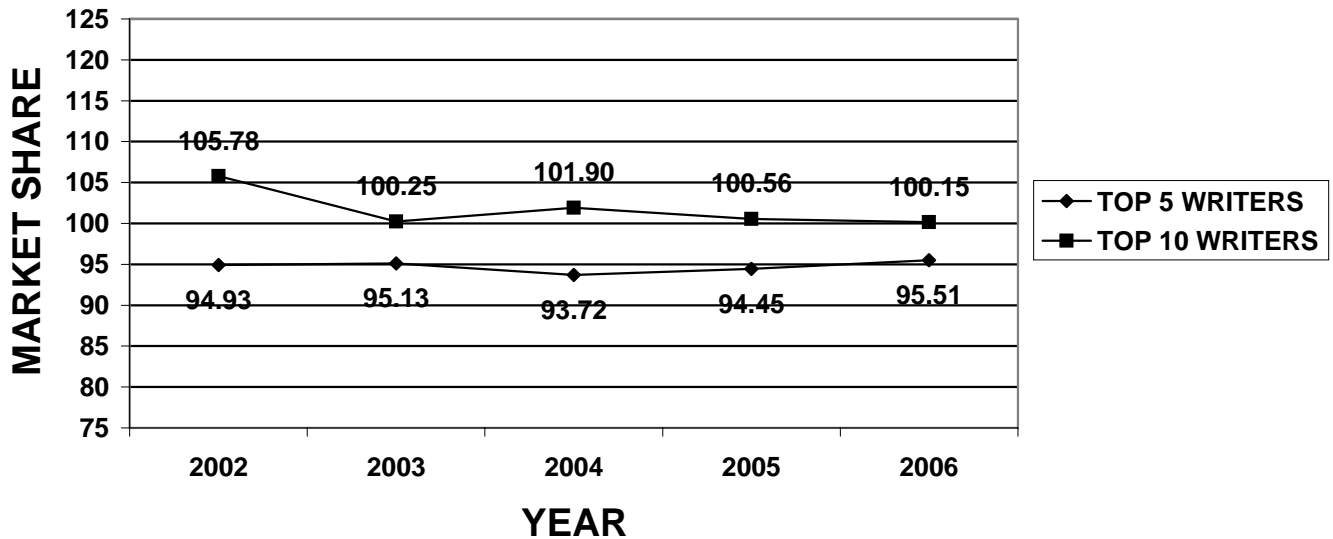
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE CO	0.94%	8	1,478	\$45,629	\$0	\$6,533	\$3,306	14.32%
2	AMERICAN HERITAGE LIFE INSURANCE CO	15.10%	4	5,237	\$734,956	\$0	\$457,393	\$72,432	62.23%
3	AMERICAN MODERN LIFE INS CO	34.82%	1	9,855	\$1,694,233	\$0	\$580,004	\$148,547	34.23%
4	AMERICAN NATIONAL INSURANCE COMPANY	19.56%	2	11,964	\$951,739	\$0	\$312,931	\$76,842	32.88%
5	BANKERS LIFE INSURANCE COMPANY	0.00%	11	11	\$0	\$0	\$0	\$66	N/A
6	CENTRAL STATES HEALTH & LIFE COMPANY	1.31%	7	2,189	\$63,803	\$0	\$135,647	\$8,518	212.60%
7	CHEROKEE NATIONAL LIFE INSURANCE CO	9.63%	5	4,722	\$468,424	\$0	\$156,596	\$31,647	33.43%
8	GENERAL FIDELITY LIFE INSURANCE CO	-0.01%	11	22	-\$629	\$0	\$0	\$126	0.00%
9	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.00%	11	1	\$0	\$0	\$0	\$8	N/A
10	LIFE OF THE SOUTH INSURANCE COMPANY	16.40%	3	857	\$798,299	\$0	\$14,128	\$10,018	1.77%
11	MAGNA INSURANCE COMPANY	0.37%	10	39	\$17,899	\$0	\$303	\$184	1.69%
12	OLD REPUBLIC LIFE INSURANCE COMPANY	0.58%	9	177	\$28,385	\$0	\$486	\$2,105	1.71%
13	SHELTER LIFE INSURANCE COMPANY	1.44%	6	495	\$70,233	\$0	\$17,648	\$4,971	25.13%
14	SOUTHERN PIONEER LIFE INSURANCE COMPANY	-0.14%	11	396	-\$6,590	\$0	\$0	\$2	0.00%
TOTAL		100.00%		37,443	\$4,866,381	\$0	\$1,681,669	\$358,772	34.56%

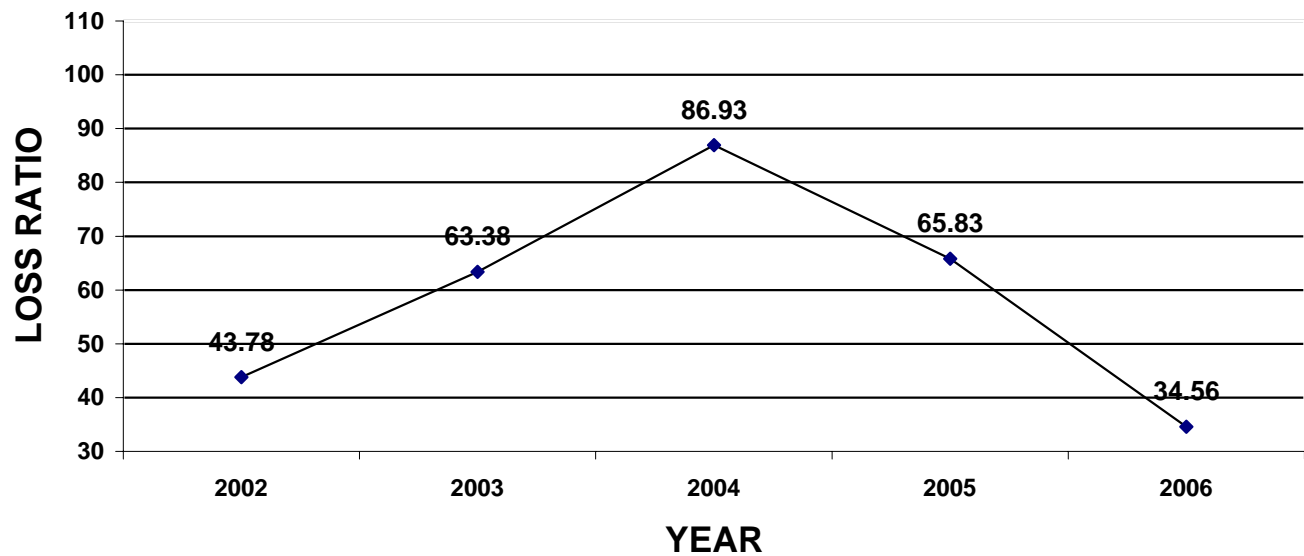


## MISSOURI INDIVIDUAL CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AGL LIFE ASSURANCE COMPANY	0.00%	78	4	\$0	\$0	\$345,687	\$22,500	N/A
2	AIG LIFE INSURANCE COMPANY	0.00%	78	617	\$0	\$0	\$0	\$169,653	N/A
3	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.02%	61	23	\$47,189	\$0	\$0	\$4,794	0.00%
4	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.78%	25	2,131	\$2,103,136	\$0	\$128,445	\$331,622	6.11%
5	AMERICAN GENERAL LIFE INSURANCE CO	4.14%	7	4,542	\$11,100,659	\$0	\$0	\$1,770,899	0.00%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.17%	45	534	\$462,668	\$0	\$246,450	\$104,589	53.27%
7	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.02%	62	46	\$45,560	\$0	\$465,245	\$10,330	1021.17%
8	AMERICAN UNITED LIFE INSURANCE CO	0.37%	38	221	\$995,330	\$0	\$165,073	\$68,258	16.58%
9	AMERITAS VARIABLE LIFE INS CO	0.48%	34	1,056	\$1,283,681	\$0	\$1,327,691	\$164,736	103.43%
10	AXA EQUITABLE LIFE INSURANCE COMPANY	9.39%	2	10,816	\$25,159,652	\$0	\$21,179,911	\$3,730,637	84.18%
11	BANNER LIFE INSURANCE COMPANY	0.08%	51	283	\$209,446	\$0	\$46,256	\$8,495	22.08%
12	C M LIFE INSURANCE COMPANY	0.46%	35	622	\$1,244,339	\$0	\$2,805,589	\$222,601	225.47%
13	CANADA LIFE INSURANCE CO OF AMERICA	0.01%	69	12	\$20,310	\$0	\$2,650,871	\$3,230	13052.05%
14	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	78	11	\$0	\$0	\$58,927	\$1,671	N/A
15	COLUMBUS LIFE INSURANCE COMPANY	0.00%	72	14	\$11,137	\$0	\$0	\$4,344	0.00%
16	COMMONWEALTH ANNUITY AND LIFE INS CO	0.30%	40	1,405	\$806,372	\$0	\$4,624,322	\$288,754	573.47%
17	CONNECTICUT GENERAL LIFE INS CO	0.03%	60	26	\$88,538	\$0	\$250,212	\$7,037	282.60%
18	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	65	19	\$32,843	\$0	\$0	\$1,852	0.00%
19	CUNA MUTUAL LIFE INSURANCE COMPANY	0.43%	36	887	\$1,153,841	\$55,481	\$912,095	\$125,425	83.86%
20	FARMERS NEW WORLD LIFE INSURANCE CO	0.52%	32	2,081	\$1,381,038	\$0	\$80,809	\$226,119	5.85%
21	FIDELITY INVESTMENTS LIFE INS CO	0.00%	78	1	\$0	\$0	\$0	\$46	N/A
22	FIRST INVESTORS LIFE INSURANCE COMPANY	0.07%	54	268	\$178,685	\$0	\$190,982	\$13,747	106.88%
23	GENERAL AMERICAN LIFE INSURANCE COMPANY	3.64%	13	5,050	\$9,764,099	\$1,277,649	\$9,525,168	\$911,272	110.64%
24	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.16%	47	337	\$441,868	\$0	\$503,087	\$78,901	113.85%
25	GUARDIAN INSURANCE & ANNUITY CO INC	0.08%	50	178	\$211,378	\$0	\$354,952	\$26,362	167.92%
26	HARTFORD LIFE AND ANNUITY INSURANCE CO	11.12%	1	3,441	\$29,805,716	\$0	\$5,381,222	\$1,181,975	18.05%
27	HARTFORD LIFE INSURANCE COMPANY	0.42%	37	11,974	\$1,131,755	\$0	\$1,906,994	\$1,222,659	168.50%
28	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	78	9	\$0	\$0	\$0	\$1,025	N/A
29	INTEGRITY LIFE INS CO	0.01%	66	42	\$31,648	\$0	\$0	\$5,278	0.00%
30	JACKSON NATIONAL LIFE INSURANCE CO	0.07%	53	17	\$191,370	\$0	\$0	\$6,126	0.00%
31	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.55%	29	1,009	\$1,483,354	\$0	\$2,879,327	\$289,121	194.11%
32	JOHN HANCOCK VARIABLE LIFE INS CO	2.89%	15	3,807	\$7,753,402	\$209,510	\$9,835,011	\$987,417	129.55%
33	KANSAS CITY LIFE INSURANCE COMPANY	0.36%	39	429	\$951,914	\$0	\$437,893	\$105,574	46.00%
34	KEMPER INVESTORS LIFE INS CO	0.06%	55	100	\$148,037	\$0	\$283,586	\$43,483	191.56%
35	LIBERTY LIFE ASSUR CO OF BOSTON	0.01%	70	23	\$18,537	\$0	\$1,465	\$2,012	7.90%
36	LIBERTY LIFE INSURANCE COMPANY	0.01%	63	21	\$33,959	\$0	\$56,758	\$4,608	167.14%
37	LIFE INVESTORS INS CO OF AMERICA	0.01%	68	49	\$23,586	\$0	\$21,294	\$7,474	90.28%
38	LINCOLN BENEFIT LIFE COMPANY	0.71%	26	974	\$1,896,484	\$0	\$955,128	\$262,399	50.36%
39	LINCOLN NATIONAL LIFE INSURANCE CO	5.06%	4	1,258	\$13,569,910	\$0	\$4,492,536	\$786,209	33.11%
40	MASSACHUSETTS MUTUAL LIFE INS CO	0.70%	27	753	\$1,871,084	\$0	\$27,544,604	\$230,727	1472.12%
41	MERRILL LYNCH LIFE INSURANCE COMPANY	0.04%	59	343	\$97,477	\$0	\$2,893,322	\$91,605	2968.21%
42	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.01%	67	36	\$23,813	\$0	\$37,254	\$5,410	156.44%
43	METLIFE INVESTORS INSURANCE COMPANY	0.00%	71	19	\$12,668	\$0	\$46,601	\$18,801	367.86%
44	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	2.87%	16	454	\$7,683,891	\$0	\$958,991	\$179,504	12.48%
45	METROPOLITAN LIFE INSURANCE COMPANY	2.92%	14	7,343	\$7,832,174	\$0	\$6,885,249	\$1,009,793	87.91%
46	METROPOLITAN TOWER LIFE INSURANCE CO	0.11%	49	671	\$294,060	\$0	\$907,033	\$60,133	308.45%
47	MINNESOTA LIFE INSURANCE COMPANY	3.97%	10	2,829	\$10,634,618	\$0	\$3,102,612	\$902,656	29.17%
48	MML BAY STATE LIFE INS CO	0.56%	28	1,327	\$1,511,388	\$0	\$2,305,826	\$240,108	152.56%
49	MODERN WOODMEN OF AMERICA	0.00%	77	8	\$1,150	\$0	\$0	\$802	0.00%
50	MONY LIFE INS CO OF AMERICA	0.24%	44	341	\$645,116	\$0	\$92,948	\$79,497	14.41%
51	NATIONAL LIFE INSURANCE COMPANY	0.00%	78	100	\$0	\$0	\$110,104	\$30,766	N/A
52	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	0.12%	48	136	\$330,993	\$0	\$592,058	\$47,226	178.87%
53	NATIONWIDE LIFE AND ANNUITY INS CO	0.49%	33	77	\$1,309,529	\$0	\$0	\$62,716	0.00%
54	NATIONWIDE LIFE INSURANCE COMPANY	4.09%	8	1,345	\$10,951,107	\$0	\$5,896,939	\$634,276	53.85%
55	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.28%	41	434	\$739,282	\$0	\$654,401	\$141,913	88.52%
56	NEW ENGLAND LIFE INSURANCE COMPANY	3.65%	12	3,072	\$9,776,155	\$45,469	\$5,680,846	\$891,509	58.57%
57	NEW YORK LIFE INS & ANNUITY CORPORATION	0.01%	64	121	\$33,644	\$0	\$921,688	\$4,632	2739.53%
58	NORTHWESTERN MUTUAL LIFE INS CO	5.04%	5	6,293	\$13,495,986	\$1,074,825	\$5,608,754	\$1,481,250	49.52%
59	OHIO NATIONAL LIFE ASSURANCE CORP	1.00%	24	887	\$2,685,224	\$0	\$1,277,784	\$225,042	47.59%
60	PACIFIC LIFE INSURANCE CO	5.32%	3	1,369	\$14,251,164	\$0	\$2,500,435	\$1,052,535	17.55%
61	PHL VARIABLE INSURANCE COMPANY	0.26%	42	217	\$701,956	\$0	\$35,746	\$101,274	5.09%
62	PHOENIX LIFE AND ANNUITY COMPANY	0.05%	56	15	\$138,927	\$0	\$0	\$16,539	0.00%
63	PHOENIX LIFE INSURANCE COMPANY	2.42%	18	2,381	\$6,493,164	\$0	\$7,119,408	\$1,062,963	109.64%
64	PROTECTIVE LIFE INSURANCE COMPANY	1.49%	20	729	\$3,994,865	\$0	\$4,784,690	\$133,681	119.77%
65	PRUCO LIFE INSURANCE COMPANY	4.08%	9	6,171	\$10,947,956	\$0	\$10,106,868	\$1,131,281	92.32%
66	PRUDENTIAL INSURANCE CO OF AMERICA THE	4.75%	6	17,185	\$12,736,618	\$391,673	\$19,976,904	\$1,363,523	159.92%
67	RELIASTAR LIFE INSURANCE COMPANY	2.44%	17	1,636	\$6,532,922	\$0	\$1,501,009	\$503,204	22.98%
68	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	75	6	\$8,179	\$0	\$0	\$160	0.00%
69	RGA REINSURANCE COMPANY	0.00%	78	90	\$0	\$0	\$0	\$11,176	N/A
70	RIVERSOURCE LIFE INSURANCE COMPANY	3.72%	11	4,481	\$9,983,485	\$0	\$2,807,973	\$1,158,016	28.13%



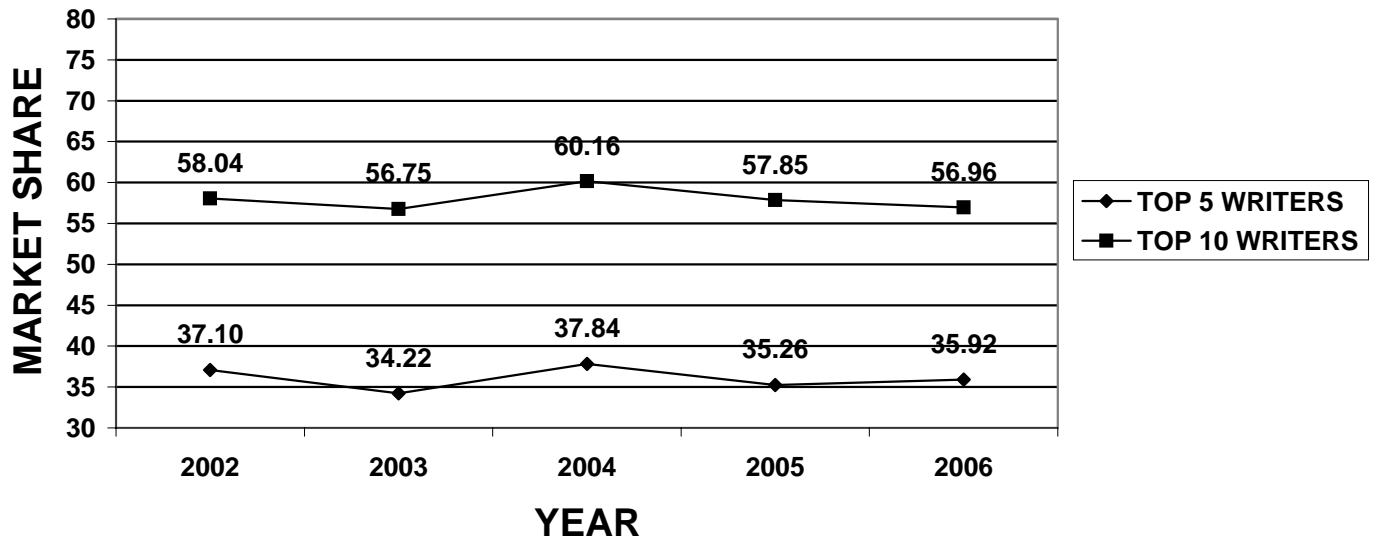
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.21%	21	493	\$3,236,877	\$0	\$1,103,355	\$221,007	34.09%
72	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	73	18	\$10,063	\$0	\$29,868	\$2,429	296.81%
73	STATE FARM LIFE INSURANCE COMPANY	1.06%	23	3,087	\$2,830,652	\$0	\$977,246	\$383,548	34.52%
74	SUN LIFE ASSURANCE OF CANADA (US)	1.11%	22	571	\$2,976,407	\$0	\$411,071	\$536,000	13.81%
75	SYMETRA LIFE INSURANCE COMPANY	0.04%	58	113	\$118,832	\$0	\$219,511	\$21,105	184.72%
76	THRIVENT LIFE INSURANCE COMPANY	0.05%	57	133	\$125,546	\$0	\$342,330	\$17,969	272.67%
77	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	76	2	\$3,542	\$0	\$0	\$500	0.00%
78	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	78	375	\$0	\$0	\$0	\$135,522	N/A
79	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.53%	30	132	\$1,433,824	\$0	\$35,482	\$51,739	2.47%
80	UNION CENTRAL LIFE INSURANCE CO	0.17%	46	204	\$461,348	\$0	\$0	\$47,634	0.00%
81	UNION SECURITY INSURANCE COMPANY	0.52%	31	1,313	\$1,404,859	\$0	\$10,250,437	\$188,900	729.64%
82	UNITED INVESTORS LIFE INSURANCE COMPANY	0.26%	43	457	\$688,667	\$0	\$1,002,634	\$69,013	145.59%
83	UNITED OF OMAHA LIFE INS CO	0.08%	52	104	\$208,505	\$0	\$65,619	\$33,244	31.47%
84	USAA LIFE INSURANCE COMPANY	0.00%	74	0	\$8,386	\$0	\$379,712	\$0	4527.93%
85	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	78	23	\$0	\$0	\$0	\$12	N/A
86	WESTERN RESERVE LIFE ASSUR CO OH	1.87%	19	2,879	\$5,005,709	\$0	\$3,199,414	\$731,246	63.92%
TOTAL		100.00%		125,110	\$268,013,253	\$3,054,607	\$204,479,712	\$28,515,820	77.43%

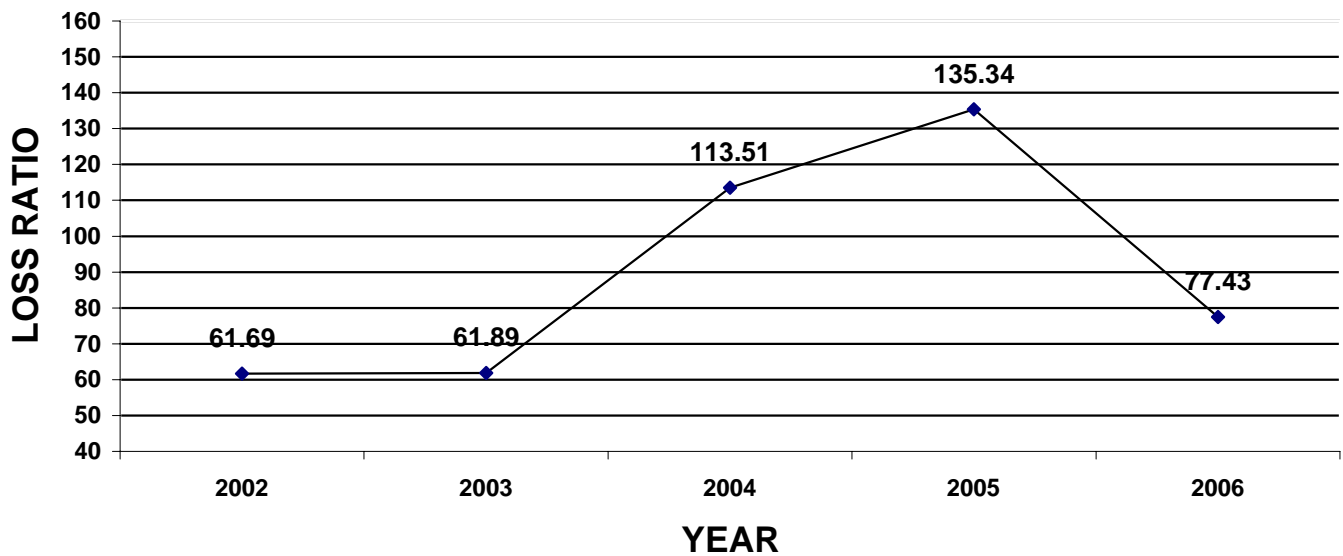


## MISSOURI INDIVIDUAL VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INS CO	0.00%	212	12	\$2,400	\$0	\$0	N/A	0.00%
2	ACACIA LIFE INSURANCE CO	0.00%	253	91	\$0	\$0	\$321,278	N/A	N/A
3	AETNA LIFE INSURANCE COMPANY	0.00%	253	0	\$0	\$0	\$308,799	N/A	N/A
4	AIG ANNUITY INSURANCE COMPANY	4.81%	6	11,784	\$52,406,568	\$0	\$51,118,774	N/A	97.54%
5	AIG LIFE INSURANCE COMPANY	0.00%	166	63	\$19,722	\$0	\$2,484,333	N/A	12596.76%
6	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.67%	30	365	\$7,278,078	\$0	\$1,051,820	N/A	14.45%
7	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.29%	48	6,592	\$3,124,441	\$0	\$31,669,592	N/A	1013.61%
8	ALLIANZ LIFE INSURANCE CO OF NEW YORK	0.00%	253	0	\$0	\$0	\$89,525	N/A	N/A
9	ALLSTATE ASSURANCE COMPANY	0.00%	253	1	\$0	\$0	\$0	N/A	N/A
10	ALLSTATE LIFE INSURANCE COMPANY	5.15%	5	3,628	\$56,095,388	\$0	\$16,418,985	N/A	29.27%
11	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	171	0	\$15,000	\$0	\$3,407	N/A	22.71%
12	AMERICAN AMICABLE LIFE INS CO TX	0.00%	177	65	\$11,220	\$0	\$0	N/A	0.00%
13	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.00%	182	303	\$10,364	\$0	\$10,004	N/A	96.53%
14	AMERICAN CAPITAL INSURANCE COMPANY	0.00%	245	2	\$68	\$0	\$297	N/A	436.76%
15	AMERICAN EQUITY INVESTMENT LIFE INS CO	0.15%	64	1,485	\$1,672,852	\$0	\$21,319,956	N/A	1274.47%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	72	1,925	\$1,341,599	\$0	\$1,554,909	N/A	115.90%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.14%	67	2,050	\$1,548,886	\$0	\$2,175,458	N/A	140.45%
18	AMERICAN FIDELITY LIFE INSURANCE CO	0.00%	149	6	\$41,226	\$0	\$74,647	N/A	181.07%
19	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.08%	83	9,783	\$837,204	\$387	\$1,128,529	N/A	134.84%
20	AMERICAN GENERAL LIFE INSURANCE CO	1.68%	12	3,355	\$18,304,758	\$31,618	\$10,839,985	N/A	59.39%
21	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	230	45	\$707	\$0	\$2,428,497	N/A	343493.21%
22	AMERICAN HOME LIFE INSURANCE CO	0.00%	151	106	\$36,379	\$0	\$28,168	N/A	77.43%
23	AMERICAN INCOME LIFE INSURANCE CO	0.00%	228	29	\$777	\$0	\$0	N/A	0.00%
24	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	253	13	\$0	\$0	\$736,061	N/A	N/A
25	AMERICAN INVESTORS LIFE INS CO	2.10%	10	3,087	\$22,909,308	\$0	\$22,638,000	N/A	98.82%
26	AMERICAN MEMORIAL LIFE INSURANCE CO	0.00%	174	487	\$14,413	\$0	\$297,023	N/A	2060.80%
27	AMERICAN NATIONAL INSURANCE COMPANY	1.42%	16	2,013	\$15,489,169	\$0	\$6,913,610	N/A	44.64%
28	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	226	19	\$800	\$0	\$342	N/A	42.75%
29	AMERICAN RETIREMENT LIFE INSURANCE CO	0.00%	222	309	\$1,036	\$0	\$218,391	N/A	21080.21%
30	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.04%	97	31	\$406,241	\$0	\$118,693	N/A	29.22%
31	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	159	13	\$28,154	\$0	\$47,968	N/A	170.38%
32	AMERICAN UNITED LIFE INSURANCE CO	0.04%	95	485	\$471,068	\$0	\$2,364,843	N/A	502.02%
33	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	208	172	\$3,386	\$0	\$397,719	N/A	11745.98%
34	AMERICOM LIFE & ANNUITY INSURANCE COMPANY	0.00%	253	23	\$0	\$0	\$42,262	N/A	N/A
35	AMERITAS LIFE INSURANCE CORP	0.00%	176	93	\$11,371	\$622	\$298,213	N/A	2628.05%
36	AMERITAS VARIABLE LIFE INS CO	0.03%	99	95	\$346,500	\$0	\$831,123	N/A	239.86%
37	AMERUS LIFE INSURANCE COMPANY	0.14%	68	498	\$1,529,470	\$59	\$1,578,136	N/A	103.19%
38	AMICA LIFE INSURANCE COMPANY	0.01%	131	14	\$74,091	\$0	\$72,003	N/A	97.18%
39	ANNUITY & LIFE REASSURANCE AMERICA INC	0.00%	239	2	\$300	\$0	\$0	N/A	0.00%
40	ANNUITY INVESTORS LIFE INSURANCE CO	0.05%	92	105	\$502,412	\$0	\$68,833	N/A	13.70%
41	ASSURED LIFE ASSOCIATION	0.00%	232	16	\$671	\$0	\$541	N/A	80.63%
42	ASSURITY LIFE INSURANCE COMPANY	0.01%	136	247	\$60,333	\$541	\$452,185	N/A	750.38%
43	AURORA NATIONAL LIFE ASSURANCE CO	0.00%	253	275	\$0	\$0	\$624,537	N/A	N/A
44	AUTO CLUB LIFE INS CO	0.00%	253	2	\$0	\$0	\$0	N/A	N/A
45	AUTO OWNERS LIFE INSURANCE COMPANY	0.08%	81	758	\$912,825	\$0	\$649,008	N/A	71.10%
46	AVIVA LIFE INSURANCE COMPANY	0.34%	43	417	\$3,729,388	\$0	\$313,557	N/A	8.41%
47	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	253	742	\$0	\$839	\$1,410,904	N/A	N/A
48	BALTIMORE LIFE INS CO THE	0.00%	253	7	\$0	\$0	\$51,184	N/A	N/A
49	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	179	0	\$10,500	\$0	\$37,470	N/A	356.86%
50	BANKERS LIFE AND CASUALTY COMPANY	1.60%	14	5,834	\$17,380,359	\$0	\$35,010,128	N/A	201.44%
51	BANKERS LIFE INSURANCE COMPANY	0.02%	111	12	\$216,891	\$0	\$0	N/A	0.00%
52	BANNER LIFE INSURANCE COMPANY	0.00%	246	1	\$65	\$0	\$525,294	N/A	808144.62%
53	BENEFICIAL LIFE INSURANCE COMPANY	0.10%	75	41	\$1,098,741	\$0	\$588,932	N/A	53.60%
54	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	253	0	\$0	\$0	\$86,939	N/A	N/A
55	C M LIFE INSURANCE COMPANY	1.25%	17	3,142	\$13,631,970	\$0	\$12,001,094	N/A	88.04%
56	CANADA LIFE ASSURANCE COMPANY	0.00%	253	111	\$0	\$0	\$953,007	N/A	N/A
57	CANADA LIFE INSURANCE CO OF AMERICA	0.01%	137	394	\$57,983	\$0	\$83,187	N/A	143.47%
58	CAPITAL RESERVE LIFE INSURANCE CO	0.23%	56	2,921	\$2,464,337	\$0	\$1,374,697	N/A	55.78%
59	CAPITOL LIFE INSURANCE COMPANY	0.00%	253	7	\$0	\$0	\$67,004	N/A	N/A
60	CATHOLIC FAMILY LIFE INSURANCE	0.00%	219	14	\$1,430	\$0	\$2,000	N/A	139.86%
61	CATHOLIC FRATERNAL LIFE	0.00%	178	10	\$10,896	\$0	\$64,747	N/A	594.23%
62	CATHOLIC KNIGHTS	0.01%	132	637	\$69,336	\$0	\$373,237	N/A	538.30%
63	CATHOLIC ORDER OF FORESTERS	0.01%	119	21	\$154,767	\$16,380	\$2,387	N/A	12.13%
64	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.02%	116	18	\$170,112	\$0	\$0	N/A	0.00%
65	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	180	165	\$10,425	\$0	\$57,546	N/A	552.00%
66	CENTRAL UNITED LIFE INSURANCE CO	0.00%	234	6	\$563	\$0	\$0	N/A	0.00%
67	CENTURION LIFE INSURANCE COMPANY	0.97%	25	925	\$10,571,219	\$0	\$324,159	N/A	3.07%
68	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	253	1	\$0	\$0	\$2,151	N/A	N/A
69	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.00%	145	254	\$46,732	\$0	\$614,193	N/A	1314.29%
70	CHASE INSURANCE LIFE COMPANY	0.00%	242	37	\$250	\$0	\$145,605	N/A	58242.00%



**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	237	8	\$389	\$0	\$0	N/A	0.00%
72	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	253	0	\$0	\$0	\$7,683	N/A	N/A
73	CHURCH LIFE INSURANCE CORPORATION	0.11%	73	41	\$1,201,605	\$0	\$4,869	N/A	0.41%
74	CICA LIFE INSURANCE COMPANY OF AMERICA	0.10%	78	111	\$1,052,957	\$0	\$176,060	N/A	16.72%
75	CINCINNATI LIFE INSURANCE COMPANY THE	0.09%	79	149	\$1,018,317	\$0	\$231,061	N/A	22.69%
76	COLONIAL LIFE & ACCIDENT INS CO	0.00%	253	3	\$0	\$0	\$0	N/A	N/A
77	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	253	2	\$0	\$0	\$113,726	N/A	N/A
78	COLORADO BANKERS LIFE INS CO	0.01%	134	340	\$63,057	\$0	\$40,771	N/A	64.66%
79	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	207	93	\$3,491	\$0	\$921,925	N/A	26408.62%
80	COLUMBUS LIFE INSURANCE COMPANY	0.04%	98	32	\$393,026	\$0	\$182,216	N/A	46.36%
81	COMBINED INSURANCE CO OF AMERICA	0.00%	253	9	\$0	\$0	\$0	N/A	N/A
82	CONNECTICUT GENERAL LIFE INS CO	0.00%	146	454	\$44,593	\$0	\$11,115,177	N/A	24925.83%
83	CONSECO INSURANCE COMPANY	0.02%	109	2,691	\$229,534	\$0	\$7,436,468	N/A	3239.81%
84	CONSECO LIFE INSURANCE CO	0.00%	189	244	\$7,128	\$0	\$305,000	N/A	4278.90%
85	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	253	1	\$0	\$0	\$0	N/A	N/A
86	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	243	8	\$160	\$0	\$0	N/A	0.00%
87	CONTINENTAL ASSURANCE COMPANY	0.00%	168	41	\$16,500	\$0	\$0	N/A	0.00%
88	CONTINENTAL GENERAL INSURANCE CO	0.10%	77	197	\$1,083,567	\$0	\$1,212,112	N/A	111.86%
89	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.07%	86	476	\$763,202	\$0	\$838,877	N/A	109.92%
90	COUNTRY LIFE INSURANCE COMPANY	0.00%	253	1	\$0	\$180	\$0	N/A	N/A
91	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	153	20	\$34,541	\$0	\$69,126	N/A	200.13%
92	CROWN LIFE INSURANCE COMPANY	0.00%	253	5	\$0	\$0	\$16,909	N/A	N/A
93	CSA FRATERNAL LIFE	0.00%	206	10	\$4,213	\$0	\$32,951	N/A	782.13%
94	CUNA MUTUAL INSURANCE SOCIETY	0.04%	94	146	\$482,586	\$0	\$598,641	N/A	124.05%
95	CUNA MUTUAL LIFE INSURANCE COMPANY	0.01%	124	382	\$129,504	\$0	\$2,720,920	N/A	2101.03%
96	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	157	73	\$31,428	\$0	\$341,981	N/A	1088.14%
97	EMC NATIONAL LIFE COMPANY	0.25%	51	543	\$2,738,422	\$0	\$2,789,201	N/A	101.85%
98	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	195	27	\$6,207	\$0	\$45,940	N/A	740.13%
99	EQUITABLE RESERVE ASSOCIATION	0.00%	253	0	\$0	\$0	\$5,549	N/A	N/A
100	EQUITRUST LIFE INSURANCE COMPANY	0.00%	253	359	\$0	\$0	\$1,200	N/A	N/A
101	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.08%	82	3,144	\$897,865	\$0	\$2,551,949	N/A	284.22%
102	FAMILY SERVICE LIFE INS CO	0.00%	253	0	\$0	\$0	\$421,792	N/A	N/A
103	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.39%	41	3,549	\$4,252,124	\$0	\$3,216,465	N/A	75.64%
104	FARMERS AND TRADERS LIFE INSURANCE CO	0.00%	239	4	\$300	\$0	\$0	N/A	0.00%
105	FARMERS NEW WORLD LIFE INSURANCE CO	0.31%	46	3,431	\$3,357,544	\$0	\$11,643,315	N/A	346.78%
106	FEDERATED LIFE INSURANCE COMPANY	0.01%	117	295	\$158,101	\$0	\$689,574	N/A	436.16%
107	FIDELITY LIFE ASSOCIATION A MUTUAL LEGAL	0.00%	253	3	\$0	\$0	\$13,250	N/A	N/A
108	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.13%	71	1,637	\$1,380,797	\$0	\$916,809	N/A	66.40%
109	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	253	2	\$0	\$5	\$133	N/A	N/A
110	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	253	1	\$0	\$0	\$0	N/A	N/A
111	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.00%	164	240	\$23,404	\$0	\$1,321,986	N/A	5648.55%
112	FORT DEARBORN LIFE INSURANCE COMPANY	0.25%	52	63	\$2,723,478	\$0	\$229,090	N/A	8.41%
113	FUNERAL DIRECTORS LIFE INSURANCE CO	0.05%	93	157	\$495,042	\$0	\$56,105	N/A	11.33%
114	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	121	810	\$154,276	\$204	\$867,626	N/A	562.52%
115	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	197	244	\$5,830	\$0	\$524,137	N/A	8990.34%
116	GENWORTH LIFE AND HEALTH INSURANCE CO	0.00%	253	15	\$0	\$0	\$44,630	N/A	N/A
117	GENWORTH LIFE INSURANCE COMPANY	0.52%	34	951	\$5,626,008	\$0	\$19,062,507	N/A	338.83%
118	GLOBE LIFE AND ACCIDENT INS CO	0.00%	253	0	\$0	\$0	\$2,095	N/A	N/A
119	GOLDEN RULE INSURANCE COMPANY	0.44%	39	943	\$4,790,119	\$0	\$4,222,630	N/A	88.15%
120	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	209	22	\$3,304	\$0	\$18,234	N/A	551.88%
121	GREAT AMERICAN LIFE INSURANCE CO	0.14%	66	1,258	\$1,567,553	\$0	\$3,814,991	N/A	243.37%
122	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	173	64	\$14,646	\$0	\$139,915	N/A	955.31%
123	GREAT WEST LIFE & ANNUITY INS CO	0.33%	45	70	\$3,627,476	\$0	\$41,188	N/A	1.14%
124	GREAT WESTERN INSURANCE COMPANY	0.00%	181	2	\$10,412	\$0	\$8,412	N/A	80.79%
125	GREATER BENEFICIAL UNION OF PITTSBURGH	0.01%	127	68	\$94,946	\$0	\$510,010	N/A	537.16%
126	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	204	16	\$4,605	\$0	\$5,988	N/A	130.03%
127	GUARANTY INCOME LIFE INSURANCE CO	0.05%	89	234	\$591,795	\$0	\$873,044	N/A	147.52%
128	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.02%	114	18	\$180,801	\$19,954	\$183,222	N/A	112.38%
129	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.00%	253	7	\$0	\$0	\$20,971	N/A	N/A
130	HOMESTEADERS LIFE COMPANY	0.00%	138	249	\$52,933	\$0	\$60,688	N/A	114.65%
131	HORACE MANN LIFE INSURANCE COMPANY	0.29%	47	2,090	\$3,159,137	\$0	\$2,984,438	N/A	94.47%
132	HUMANADENTAL INSURANCE COMPANY	0.00%	172	31	\$14,744	\$0	\$0	N/A	0.00%
133	IDEALIFE INSURANCE COMPANY	0.00%	188	15	\$7,816	\$0	\$3	N/A	0.04%
134	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.23%	55	317	\$2,559,193	\$0	\$495,305	N/A	19.35%
135	INDEPENDENT ORDER OF FORESTERS THE	0.18%	63	246	\$1,954,105	\$0	\$1,015,126	N/A	51.95%
136	INDIANAPOLIS LIFE INSURANCE CO	0.00%	156	33	\$31,779	\$0	\$0	N/A	0.00%
137	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDI	0.00%	253	715	\$0	\$0	\$189,250	N/A	N/A
138	ING LIFE INSURANCE AND ANNUITY COMPANY	0.10%	74	916	\$1,139,179	\$0	\$4,684,164	N/A	411.19%
139	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.10%	76	3,304	\$1,088,140	\$0	\$18,692,954	N/A	1717.88%
140	INTEGRITY LIFE INS CO	0.18%	60	209	\$2,008,130	\$0	\$2,229,254	N/A	111.01%



**2006 LIFE INSURANCE**  
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OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	INVESTORS GUARANTY LIFE INS CO	0.00%	213	49	\$2,393	\$0	\$12,710	N/A	531.13%
142	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	158	15	\$28,391	\$0	\$27,959	N/A	98.48%
143	INVESTORS INSURANCE CORPORATION	0.00%	196	148	\$6,000	\$0	\$847,788	N/A	14129.80%
144	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	218	86	\$1,431	\$46	\$556,582	N/A	38897.83%
145	JACKSON NATIONAL LIFE INSURANCE CO	1.22%	18	11,450	\$13,284,515	\$0	\$64,543,278	N/A	485.85%
146	JEFFERSON NATIONAL LIFE INSURANCE CO	0.07%	87	99	\$740,479	\$0	\$92,424	N/A	12.48%
147	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.00%	192	4,432	\$6,904	\$13	\$2,177,878	N/A	31545.35%
148	JEFFERSON PILOT LIFE INS CO	1.02%	22	1,259	\$11,127,151	\$0	\$1,049,279	N/A	9.43%
149	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.13%	70	34	\$1,427,314	\$0	\$116,491	N/A	8.16%
150	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	144	14	\$47,013	\$0	\$95,317	N/A	202.75%
151	JOHN HANCOCK LIFE INSURANCE COMPANY	0.02%	108	1,154	\$231,200	\$27	\$0	N/A	0.01%
152	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	253	0	\$0	\$436	\$2,639,064	N/A	N/A
153	KANSAS CITY LIFE INSURANCE COMPANY	0.66%	31	590	\$7,241,357	\$3,256	\$2,697,389	N/A	37.29%
154	KEMPER INVESTORS LIFE INS CO	0.02%	106	367	\$268,519	\$0	\$8,265,445	N/A	3078.16%
155	LAFAYETTE LIFE INSURANCE CO THE	-0.01%	253	75	-\$78,984	\$302	\$135,082	N/A	-171.41%
156	LEWER LIFE INSURANCE COMPANY	0.00%	216	6	\$1,500	\$0	\$0	N/A	0.00%
157	LIBERTY LIFE ASSUR CO OF BOSTON	0.01%	128	167	\$82,071	\$0	\$1,745,148	N/A	2126.39%
158	LIBERTY LIFE INSURANCE COMPANY	0.84%	27	1,095	\$9,171,493	\$0	\$7,225,442	N/A	78.78%
159	LIBERTY NATIONAL LIFE INSURANCE CO	0.00%	253	3	\$0	\$0	\$2,721	N/A	N/A
160	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	253	0	\$0	\$0	\$1,376,762	N/A	N/A
161	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	150	260	\$38,840	\$0	\$2,974,226	N/A	7657.64%
162	LIFE INVESTORS INS CO OF AMERICA	0.01%	125	843	\$112,150	\$0	\$3,332,807	N/A	2971.74%
163	LINCOLN BENEFIT LIFE COMPANY	1.02%	24	1,936	\$11,086,034	\$0	\$11,582,600	N/A	104.48%
164	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	130	30	\$76,259	\$0	\$85,234	N/A	111.77%
165	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	0.01%	129	17	\$81,859	\$0	\$157,424	N/A	192.31%
166	LINCOLN NATIONAL LIFE INSURANCE CO	16.65%	1	17,249	\$181,349,802	\$0	\$170,750,707	N/A	94.16%
167	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	253	69	\$0	\$0	\$0	N/A	N/A
168	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	201	15	\$4,740	\$0	\$157,714	N/A	3327.30%
169	MADISON NATIONAL LIFE INSURANCE CO INC	0.02%	110	756	\$224,176	\$0	\$325,252	N/A	145.09%
170	MANHATTAN LIFE INSURANCE COMPANY	0.00%	253	0	\$0	\$0	\$19,219	N/A	N/A
171	MANHATTAN NATIONAL LIFE INS CO	0.00%	187	93	\$8,493	\$0	\$46,648	N/A	549.25%
172	MASSACHUSETTS MUTUAL LIFE INS CO	0.49%	36	545	\$5,297,072	\$110,711	\$2,594,155	N/A	51.06%
173	MEGA LIFE AND HEALTH INS CO THE	0.00%	186	81	\$8,611	\$0	\$112,998	N/A	1312.25%
174	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	253	118	\$0	\$0	\$484,239	N/A	N/A
175	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.53%	33	3,292	\$5,814,165	\$0	\$1,420,179	N/A	24.43%
176	METLIFE INVESTORS INSURANCE COMPANY	1.52%	15	4,720	\$16,596,101	\$0	\$23,627,027	N/A	142.36%
177	METLIFE INVESTORS USA INSURANCE COMPANY	5.20%	4	2,910	\$56,591,474	\$0	\$16,827,640	N/A	29.74%
178	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.15%	65	3,136	\$1,602,701	\$0	\$30,841,187	N/A	1924.33%
179	METROPOLITAN LIFE INSURANCE COMPANY	0.57%	32	8,259	\$6,217,737	\$1,527	\$13,531,792	N/A	217.66%
180	METROPOLITAN TOWER LIFE INSURANCE CO	0.00%	233	101	\$600	\$0	\$554,538	N/A	92423.00%
181	MIDLAND NATIONAL LIFE INSURANCE CO	2.23%	8	1,128	\$24,312,457	\$0	\$9,142,592	N/A	37.60%
182	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	185	51	\$8,975	\$0	\$10,232	N/A	114.01%
183	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	200	35	\$4,798	\$0	\$26,055	N/A	543.04%
184	MINNESOTA LIFE INSURANCE COMPANY	0.07%	85	537	\$786,096	\$0	\$2,044,634	N/A	260.10%
185	MODERN WOODMEN OF AMERICA	1.07%	20	5,435	\$11,631,691	\$21,856	\$8,017,306	N/A	69.11%
186	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	112	2,133	\$199,004	\$0	\$7,882,337	N/A	3960.89%
187	MONY LIFE INS CO OF AMERICA	0.00%	139	89	\$50,575	\$0	\$554,662	N/A	1096.71%
188	MONY LIFE INSURANCE COMPANY	0.00%	253	33	-\$4,186	\$2,400	\$65,322	N/A	-1617.82%
189	MTL INSURANCE COMPANY	0.09%	80	138	\$1,009,115	\$0	\$5,889,026	N/A	583.58%
190	MUTUAL OF AMERICA LIFE INSURANCE CO	0.00%	253	841	\$0	\$0	\$3,074,285	N/A	N/A
191	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	248	10	\$50	\$0	\$0	N/A	0.00%
192	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	169	14	\$15,668	\$0	\$0	N/A	0.00%
193	NATIONAL FARMERS UNION LIFE INS CO	0.00%	253	11	\$0	\$0	\$0	N/A	N/A
194	NATIONAL GUARDIAN LIFE INSURANCE CO	0.00%	162	167	\$25,502	\$0	\$310,844	N/A	1218.90%
195	NATIONAL LIFE INSURANCE COMPANY	0.03%	101	228	\$327,006	\$45,157	\$2,301,269	N/A	717.55%
196	NATIONAL WESTERN LIFE INSURANCE CO	0.49%	35	521	\$5,324,710	\$0	\$3,713,813	N/A	69.75%
197	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	0.00%	175	26	\$12,600	\$0	\$97,186	N/A	771.32%
198	NATIONWIDE LIFE AND ANNUITY INS CO	0.00%	253	2	\$0	\$0	\$11,684	N/A	N/A
199	NATIONWIDE LIFE INSURANCE COMPANY	0.34%	42	226	\$3,744,966	\$0	\$1,877,958	N/A	50.15%
200	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.02%	113	185	\$194,609	\$0	\$1,167,002	N/A	599.66%
201	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	211	21	\$3,000	\$0	\$0	N/A	0.00%
202	NEW YORK LIFE INS & ANNUITY CORPORATION	9.17%	3	8,426	\$99,895,466	\$0	\$24,885,576	N/A	24.91%
203	NEW YORK LIFE INSURANCE COMPANY	0.02%	107	1,122	\$258,476	\$1,771	\$4,861,988	N/A	1881.71%
204	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.21%	59	161	\$2,272,142	\$0	\$534,537	N/A	23.53%
205	NORTHWESTERN MUTUAL LIFE INS CO	0.22%	57	576	\$2,373,737	\$170,705	\$3,882,016	N/A	170.73%
206	OCCIDENTAL LIFE INS CO OF NC	0.00%	238	2	\$308	\$0	\$0	N/A	0.00%
207	OHIO NATIONAL LIFE ASSURANCE CORP	0.01%	126	40	\$105,744	\$0	\$115,317	N/A	109.05%
208	OHIO NATIONAL LIFE INS CO THE	1.12%	19	8,879	\$12,184,163	\$105	\$76,477,862	N/A	627.68%
209	OHIO STATE LIFE INSURANCE CO THE	0.00%	210	19	\$3,119	\$0	\$51,684	N/A	1657.07%
210	OLD RELIANCE INSURANCE COMPANY	0.00%	253	6	\$0	\$0	\$13,009	N/A	N/A



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211	OM FINANCIAL LIFE INSURANCE COMPANY	0.34%	44	2,357	\$3,702,038	\$0	\$16,122,397	N/A	435.50%
212	OXFORD LIFE INSURANCE COMPANY	0.00%	253	7	\$0	\$0	\$1,252	N/A	N/A
213	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	241	116	\$284	\$0	\$79,893	N/A	28131.34%
214	PACIFIC LIFE & ANNUITY COMPANY	0.00%	253	18	\$0	\$0	\$445,962	N/A	N/A
215	PACIFIC LIFE INSURANCE CO	0.04%	96	188	\$457,478	\$0	\$2,303,706	N/A	503.57%
216	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	170	6	\$15,581	\$0	\$25,476	N/A	163.51%
217	PAUL REVERE LIFE INSURANCE CO	0.00%	253	11	\$0	\$0	\$0	N/A	N/A
218	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	253	13	\$0	\$0	\$0	N/A	N/A
219	PEKIN LIFE INSURANCE COMPANY	0.01%	118	42	\$158,054	\$0	\$276,617	N/A	175.01%
220	PENN INSURANCE & ANNUITY CO THE	0.00%	253	40	\$0	\$0	\$658,409	N/A	N/A
221	PENN MUTUAL LIFE INSURANCE CO THE	0.00%	147	388	\$43,451	\$7,202	\$820,464	N/A	1904.83%
222	PENNSYLVANIA LIFE INSURANCE COMPANY	0.05%	91	127	\$572,857	\$0	\$125,454	N/A	21.90%
223	PEOPLES BENEFIT LIFE INSURANCE CO	0.00%	184	321	\$10,100	\$0	\$2,388,818	N/A	23651.66%
224	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	133	33	\$64,269	\$0	\$2,125	N/A	3.31%
225	PHL VARIABLE INSURANCE COMPANY	0.07%	84	10	\$810,459	\$0	\$62,360	N/A	7.69%
226	PHOENIX LIFE INSURANCE COMPANY	0.00%	253	20	\$0	\$486	\$830,435	N/A	N/A
227	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	103	167	\$293,986	\$0	\$1,097,739	N/A	373.40%
228	PIONEER AMERICAN INSURANCE COMPANY	0.00%	235	1	\$395	\$0	\$0	N/A	0.00%
229	PIONEER MUTUAL LIFE INS CO	0.00%	190	73	\$7,088	\$18	\$349,610	N/A	4932.67%
230	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	167	40	\$18,587	\$0	\$5,455	N/A	29.35%
231	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.03%	102	7	\$308,445	\$0	\$305,430	N/A	99.02%
232	PRESIDENTIAL LIFE INSURANCE CO	0.26%	50	419	\$2,794,767	\$0	\$6,957,030	N/A	248.93%
233	PRIMERICA LIFE INSURANCE COMPANY	0.00%	152	263	\$35,075	\$0	\$0	N/A	0.00%
234	PRINCIPAL LIFE INS CO	1.83%	11	1,526	\$19,976,326	\$0	\$4,178,065	N/A	20.92%
235	PROTECTIVE LIFE INSURANCE COMPANY	0.97%	26	425	\$10,521,132	\$0	\$2,213,188	N/A	21.04%
236	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	253	2	\$0	\$0	\$3,483	N/A	N/A
237	PRUCO LIFE INSURANCE COMPANY	0.00%	253	37	-\$50,915	\$0	\$600,006	N/A	-1178.45%
238	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.03%	104	2,095	\$289,112	\$967	\$6,090,070	N/A	2106.81%
239	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.00%	253	10	\$0	\$0	\$146,568	N/A	N/A
240	PYRAMID LIFE INSURANCE COMPANY	0.00%	253	4	\$0	\$0	\$0	N/A	N/A
241	REASSURE AMERICA LIFE INSURANCE COMPANY	0.03%	100	2,826	\$337,641	\$0	\$4,406,105	N/A	1304.97%
242	RELIABLE LIFE INSURANCE COMPANY	0.00%	253	14	\$0	\$0	\$41,222	N/A	N/A
243	RELiance STANDARD LIFE INSURANCE CO	0.06%	88	192	\$662,287	\$0	\$1,360,638	N/A	205.45%
244	RELIASTAR LIFE INSURANCE COMPANY	0.14%	69	3,849	\$1,482,922	\$0	\$7,656,217	N/A	516.29%
245	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	223	7	\$908	\$0	\$3,053	N/A	336.23%
246	RESERVE NATIONAL INSURANCE COMPANY	0.00%	235	3	\$395	\$0	\$35,251	N/A	8924.30%
247	RIVERSOURCE LIFE INSURANCE COMPANY	11.61%	2	17,112	\$126,466,785	\$0	\$124,922,679	N/A	98.78%
248	ROYAL NEIGHBORS OF AMERICA	0.00%	160	252	\$27,960	\$0	\$146,181	N/A	522.82%
249	SAGICOR LIFE INSURANCE COMPANY	0.00%	244	104	\$93	\$0	\$816,178	N/A	877610.75%
250	SECURITY BENEFIT LIFE INSURANCE CO	0.48%	37	1,103	\$5,255,542	\$0	\$4,852,018	N/A	92.32%
251	SECURITY LIFE INSURANCE CO OF AMERICA	0.00%	193	62	\$6,781	\$0	\$513,873	N/A	7578.13%
252	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	251	1	\$18	\$0	\$13,735	N/A	76305.56%
253	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	253	18	\$0	\$0	\$28,822	N/A	N/A
254	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	215	126	\$1,963	\$0	\$3,407	N/A	173.56%
255	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	148	70	\$41,958	\$0	\$55,984	N/A	133.43%
256	SHELTER LIFE INSURANCE COMPANY	0.25%	54	2,193	\$2,700,285	\$0	\$4,147,008	N/A	153.58%
257	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	143	53	\$47,088	\$0	\$309,635	N/A	657.57%
258	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	214	19	\$2,100	\$0	\$23,578	N/A	1122.76%
259	SOUTHERN SECURITY LIFE INS CO	0.00%	141	123	\$49,778	\$0	\$31,537	N/A	63.36%
260	STANDARD INSURANCE COMPANY	0.05%	90	95	\$582,178	\$0	\$363,159	N/A	62.38%
261	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.02%	115	53	\$178,626	\$0	\$99,231	N/A	55.55%
262	STANDARD LIFE INS CO OF INDIANA	0.01%	120	167	\$154,579	\$0	\$1,764,408	N/A	1141.43%
263	STATE FARM LIFE INSURANCE COMPANY	1.03%	21	8,831	\$11,184,910	\$119,017	\$19,981,386	N/A	179.71%
264	STATE LIFE INSURANCE COMPANY	0.00%	253	20	\$0	\$0	\$68,807	N/A	N/A
265	STATE MUTUAL INSURANCE COMPANY	0.00%	199	17	\$5,318	\$0	\$2,200	N/A	41.37%
266	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	253	1	\$0	\$0	\$1,464	N/A	N/A
267	SUN LIFE ASSURANCE OF CANADA (US)	0.26%	49	737	\$2,854,499	\$0	\$6,751,858	N/A	236.53%
268	SUNAMERICA LIFE INSURANCE COMPANY	0.01%	135	4,185	\$62,665	\$0	\$30,297,807	N/A	48348.85%
269	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	194	11	\$6,371	\$0	\$1,152	N/A	18.08%
270	SURETY LIFE INSURANCE COMPANY	0.00%	253	5	\$0	\$0	\$23,784	N/A	N/A
271	SYMETRA LIFE INSURANCE COMPANY	1.61%	13	2,032	\$17,525,031	\$0	\$12,870,740	N/A	73.44%
272	TEMPLETON FUNDS ANNUITY COMPANY	0.00%	253	1	\$0	\$0	\$3,001	N/A	N/A
273	TEXAS LIFE INSURANCE COMPANY	0.00%	252	5	\$4	\$0	\$21,469	N/A	536725.00%
274	THRIVENT FINANCIAL FOR LUTHERANS	1.02%	23	10,569	\$11,119,049	\$267,670	\$60,868,444	N/A	549.83%
275	TIAA-CREF LIFE INSURANCE COMPANY	0.18%	61	396	\$1,980,581	\$0	\$9,251,186	N/A	467.09%
276	TIME INSURANCE COMPANY	0.00%	198	43	\$5,480	\$0	\$1,124	N/A	20.51%
277	TRANS WORLD ASSURANCE COMPANY	0.00%	229	3	\$740	\$0	\$15,150	N/A	2047.30%
278	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	191	2	\$7,000	\$0	\$0	N/A	0.00%
279	TRANSAMERICA LIFE INSURANCE COMPANY	0.69%	29	3,615	\$7,474,973	\$0	\$27,050,522	N/A	361.88%
280	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.01%	122	499	\$143,912	\$0	\$1,921,409	N/A	1335.13%



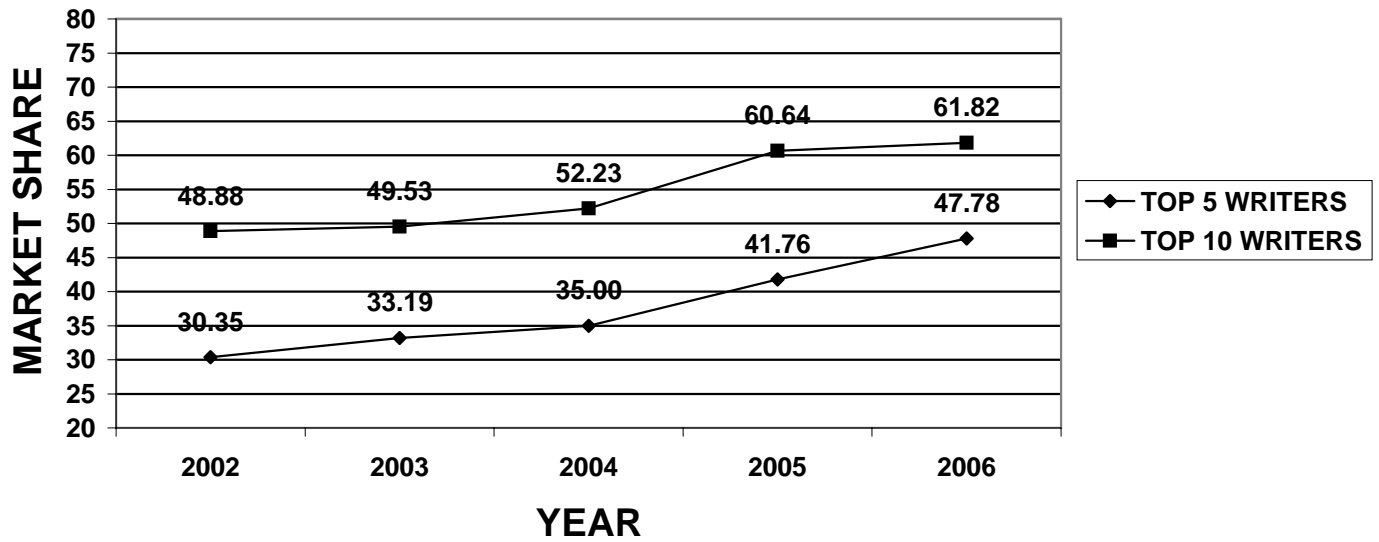
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	TRUSTMARK INSURANCE COMPANY	0.00%	142	477	\$48,947	\$63	\$3,615,192	N/A	7386.06%
282	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	224	15	\$833	\$0	\$16,773	N/A	2013.57%
283	ULLICO LIFE INSURANCE COMPANY	0.00%	253	2	\$0	\$0	\$0	N/A	N/A
284	UNIFIED LIFE INSURANCE COMPANY	0.00%	165	161	\$20,157	\$0	\$310,045	N/A	1538.15%
285	UNION BANKERS INSURANCE COMPANY	0.00%	220	15	\$1,360	\$0	\$0	N/A	0.00%
286	UNION CENTRAL LIFE INSURANCE CO	0.00%	253	292	\$0	\$240	\$320,029	N/A	N/A
287	UNION FIDELITY LIFE INSURANCE CO	0.00%	249	1	\$27	\$0	\$127,995	N/A	474055.56%
288	UNION LABOR LIFE INSURANCE COMPANY	0.00%	253	3	\$0	\$0	\$7,000	N/A	N/A
289	UNION SECURITY INSURANCE COMPANY	0.03%	105	974	\$285,030	\$0	\$65,360	N/A	22.93%
290	UNITED AMERICAN INSURANCE COMPANY	0.25%	53	1,624	\$2,705,547	\$0	\$9,989,254	N/A	369.21%
291	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	140	2	\$50,000	\$0	\$200,327	N/A	400.65%
292	UNITED FAMILY LIFE INSURANCE CO	0.00%	253	2	\$0	\$0	\$0	N/A	N/A
293	UNITED FIDELITY LIFE INSURANCE CO	0.00%	154	358	\$34,320	\$0	\$73,614	N/A	214.49%
294	UNITED HERITAGE LIFE INSURANCE COMPANY	0.22%	58	126	\$2,370,863	\$0	\$887,774	N/A	37.45%
295	UNITED HOME LIFE INSURANCE COMPANY	0.00%	217	7	\$1,450	\$0	\$2,366	N/A	163.17%
296	UNITED INVESTORS LIFE INSURANCE COMPANY	0.00%	205	1,563	\$4,584	\$0	\$1,470,943	N/A	32088.63%
297	UNITED LIFE INSURANCE COMPANY	0.18%	62	432	\$1,960,462	\$0	\$3,026,194	N/A	154.36%
298	UNITED NATIONAL LIFE INS CO OF AMERICA	0.00%	231	27	\$699	\$0	\$0	N/A	0.00%
299	UNITED OF OMAHA LIFE INS CO	0.46%	38	4,019	\$4,972,780	\$0	\$23,288,141	N/A	468.31%
300	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	250	2	\$25	\$0	\$0	N/A	0.00%
301	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	253	1	\$0	\$0	\$0	N/A	N/A
302	UNITY MUTUAL LIFE INS CO	0.00%	253	5	\$0	\$0	\$0	N/A	N/A
303	UNIVERSAL GUARANTY LIFE INS CO	0.00%	163	61	\$25,271	\$0	\$102,174	N/A	404.31%
304	UNIVERSAL UNDERWRITERS LIFE INS CO	0.00%	253	1	\$0	\$0	\$9,880	N/A	N/A
305	UNUM LIFE INS CO OF AMERICA	0.00%	155	5	\$33,308	\$0	\$0	N/A	0.00%
306	USAA LIFE INSURANCE COMPANY	0.39%	40	667	\$4,302,004	\$0	\$3,400,799	N/A	79.05%
307	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	161	422	\$26,436	\$0	\$976,428	N/A	3693.55%
308	VANTISLIFE INSURANCE COMPANY	0.00%	253	0	\$0	\$0	\$31,200	N/A	N/A
309	VARIABLE ANNUITY LIFE INSURANCE CO	2.76%	7	22,504	\$30,110,841	\$0	\$22,748,824	N/A	75.55%
310	WASHINGTON NATIONAL INSURANCE CO	0.00%	183	368	\$10,231	\$0	\$523,696	N/A	5118.72%
311	WEST COAST LIFE INSURANCE COMPANY	0.00%	203	1	\$4,690	\$0	\$0	N/A	0.00%
312	WESTERN AND SOUTHERN LIFE INS CO	0.00%	201	54	\$4,740	\$636	\$19,886	N/A	432.95%
313	WESTERN CATHOLIC UNION	0.79%	28	1,923	\$8,601,682	\$0	\$3,305,749	N/A	38.43%
314	WESTERN RESERVE LIFE ASSUR CO OH	0.00%	225	22	\$816	\$0	\$12,443	N/A	1524.88%
315	WESTERN SOUTHERN LIFE ASSURANCE CO	2.13%	9	9,372	\$23,222,703	\$0	\$55,552,318	N/A	239.22%
316	WILLIAM PENN ASSOCIATION	0.00%	221	14	\$1,350	\$0	\$309,505	N/A	22926.30%
317	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	226	6	\$800	\$0	\$18,000	N/A	2250.00%
318	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.01%	123	240	\$142,648	\$27,292	\$562,172	N/A	413.23%
319	WORLD CORP INSURANCE COMPANY	0.00%	253	96	\$0	\$0	\$9,435	N/A	N/A
320	WORLD INSURANCE COMPANY	0.00%	247	14	\$60	\$0	\$0	N/A	0.00%
TOTAL		100.00%		308,596	\$1,089,198,163	\$852,692	\$1,374,264,980	N/A	126.25%

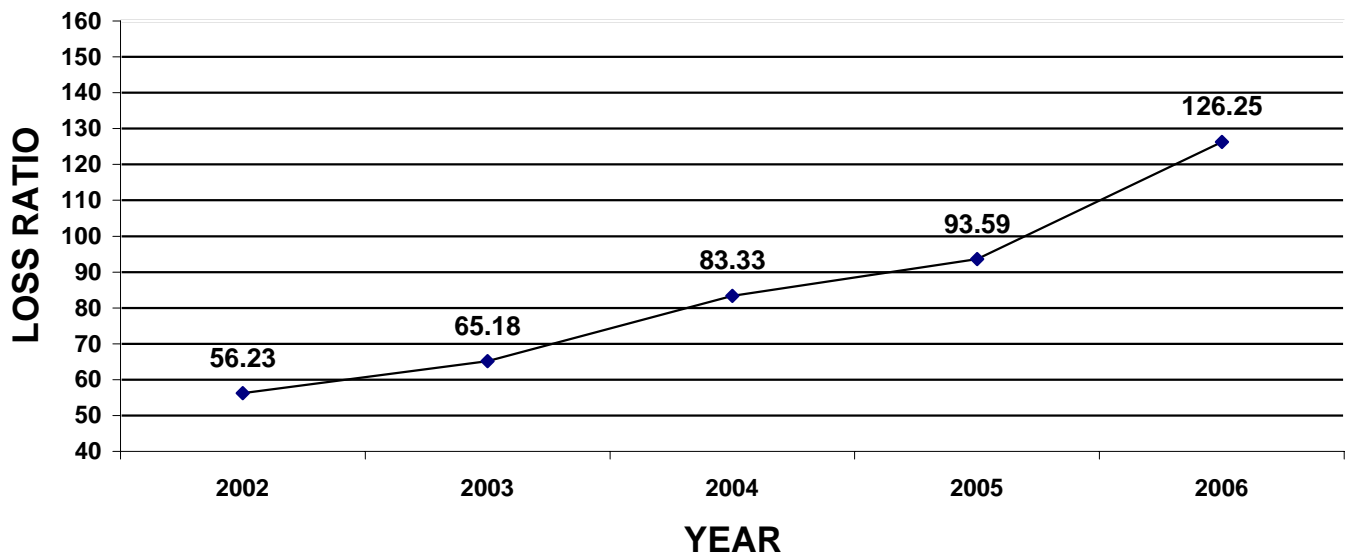


# MISSOURI INDIVIDUAL ORDINARY ANNUITIES INSURANCE (with life contingencies)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AIG SUNAMERICA LIFE ASSURANCE COMPANY	17.67%	1	9,650	\$192,420,417	\$0	\$127,401,655	N/A	66.21%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	7.00%	3	4,292	\$76,190,697	\$0	\$30,419,604	N/A	39.93%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	71	220	\$2,500	\$0	\$888,581	N/A	35543.24%
4	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.27%	34	743	\$2,971,263	\$0	\$362,046	N/A	12.18%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	67	325	\$14,077	\$0	\$493,773	N/A	3507.66%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	70	17	\$4,500	\$0	\$113,160	N/A	2514.67%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	76	2	\$0	\$0	\$0	N/A	N/A
8	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.04%	49	296	\$480,785	\$0	\$5,360,491	N/A	1114.95%
9	AMERICAN UNITED LIFE INSURANCE CO	0.89%	26	395	\$9,713,597	\$0	\$897,985	N/A	9.24%
10	AMERITAS LIFE INSURANCE CORP	0.41%	31	72	\$4,440,240	\$0	\$2,075,181	N/A	46.74%
11	AMERITAS VARIABLE LIFE INS CO	0.03%	55	522	\$317,589	\$0	\$4,203,542	N/A	1323.58%
12	ANNUITY INVESTORS LIFE INSURANCE CO	0.01%	60	268	\$97,521	\$0	\$1,002,435	N/A	1027.92%
13	AXA EQUITABLE LIFE INSURANCE COMPANY	2.90%	9	10,184	\$31,584,779	\$0	\$14,117,997	N/A	44.70%
14	BANNER LIFE INSURANCE COMPANY	0.00%	73	2	\$606	\$0	\$147,773	N/A	24384.98%
15	C M LIFE INSURANCE COMPANY	0.16%	40	1,719	\$1,712,422	\$0	\$21,327,526	N/A	1245.46%
16	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	69	85	\$6,000	\$0	\$613,615	N/A	10226.92%
17	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.03%	54	159	\$337,819	\$0	\$138,496	N/A	41.00%
18	COLUMBUS LIFE INSURANCE COMPANY	0.00%	76	1	\$0	\$0	\$0	N/A	N/A
19	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.12%	44	3,422	\$1,285,050	\$0	\$52,249,127	N/A	4065.92%
20	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	59	7	\$97,654	\$0	\$928	N/A	0.95%
21	CUNA MUTUAL LIFE INSURANCE COMPANY	0.51%	29	965	\$5,547,895	\$0	\$11,522,851	N/A	207.70%
22	EQUITRUST LIFE INSURANCE COMPANY	0.15%	41	441	\$1,630,785	\$0	\$1,059,430	N/A	64.96%
23	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	76	243	-\$3,019	\$0	\$429,411	N/A	-14223.62%
24	FIDELITY INVESTMENTS LIFE INS CO	1.57%	21	2,072	\$17,119,732	\$0	\$21,740,605	N/A	126.99%
25	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.04%	53	581	\$381,496	\$0	\$661,746	N/A	173.46%
26	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	66	105	\$14,119	\$0	\$523,779	N/A	3709.75%
27	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.07%	46	2,285	\$806,737	\$0	\$12,366,593	N/A	1532.92%
28	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	2.45%	14	3,168	\$26,690,618	\$0	\$37,612,554	N/A	140.92%
29	GUARDIAN INSURANCE & ANNUITY CO INC	0.50%	30	662	\$5,465,663	\$0	\$9,090,952	N/A	166.33%
30	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.22%	37	70	\$2,349,211	\$0	\$1,106,600	N/A	47.11%
31	HARTFORD LIFE INSURANCE COMPANY	0.13%	43	100	\$1,418,009	\$0	\$264,077	N/A	18.62%
32	ING LIFE INSURANCE AND ANNUITY COMPANY	0.05%	48	1,259	\$572,104	\$0	\$6,050,379	N/A	1057.57%
33	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.64%	28	333	\$6,920,537	\$0	\$8,266,214	N/A	119.44%
34	INTEGRITY LIFE INS CO	0.14%	42	555	\$1,476,963	\$0	\$2,715,062	N/A	183.83%
35	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	74	0	\$500	\$0	\$0	N/A	0.00%
36	JACKSON NATIONAL LIFE INSURANCE CO	11.63%	2	6,481	\$126,623,620	\$0	\$38,290,281	N/A	30.24%
37	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.25%	36	360	\$2,692,650	\$0	\$336,087	N/A	12.48%
38	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.00%	75	11	\$381	\$0	\$120,025	N/A	31502.62%
39	JEFFERSON PILOT LIFE INS CO	0.00%	64	11	\$29,524	\$0	\$2,784	N/A	9.43%
40	KEMPER INVESTORS LIFE INS CO	0.17%	39	1,601	\$1,838,602	\$0	\$9,061,405	N/A	492.84%
41	LIBERTY LIFE INSURANCE COMPANY	0.01%	61	30	\$95,000	\$0	\$90,302	N/A	95.05%
42	LINCOLN BENEFIT LIFE COMPANY	0.32%	32	756	\$3,431,169	\$0	\$5,702,423	N/A	166.19%
43	MASSACHUSETTS MUTUAL LIFE INS CO	2.23%	16	3,142	\$24,252,088	\$0	\$18,955,422	N/A	78.16%
44	MERRILL LYNCH LIFE INSURANCE COMPANY	1.00%	25	748	\$10,836,408	\$0	\$13,296,529	N/A	122.70%
45	METLIFE INSURANCE COMPANY OF CONNECTICUT	1.83%	19	11,272	\$19,908,042	\$0	\$0	N/A	0.00%
46	METLIFE INVESTORS INSURANCE COMPANY	3.45%	7	6,286	\$37,612,086	\$0	\$72,929,392	N/A	193.90%
47	METLIFE INVESTORS USA INSURANCE COMPANY	0.19%	38	3,496	\$2,046,967	\$0	\$35,685,752	N/A	1743.35%
48	METROPOLITAN LIFE INSURANCE COMPANY	4.37%	5	12,701	\$47,632,529	\$0	\$67,417,840	N/A	141.54%
49	MIDLAND NATIONAL LIFE INSURANCE CO	0.04%	51	19	\$409,518	\$0	\$153,998	N/A	37.60%
50	MINNESOTA LIFE INSURANCE COMPANY	1.19%	23	1,540	\$12,991,499	\$0	\$5,350,258	N/A	41.18%
51	MML BAY STATE LIFE INS CO	0.00%	72	102	\$1,200	\$0	\$1,288,317	N/A	107359.75%
52	MODERN WOODMEN OF AMERICA	0.00%	76	113	\$0	\$0	\$0	N/A	N/A
53	MONY LIFE INS CO OF AMERICA	0.06%	47	494	\$651,809	\$0	\$6,772,120	N/A	1038.97%
54	NATIONAL LIFE INSURANCE COMPANY	0.00%	76	25	\$0	\$0	\$0	N/A	N/A
55	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.01%	62	41	\$67,629	\$0	\$305,995	N/A	452.46%
56	NEW ENGLAND LIFE INSURANCE COMPANY	0.87%	27	1,210	\$9,483,391	\$0	\$6,638,579	N/A	70.00%
57	NEW YORK LIFE INS & ANNUITY CORPORATION	4.14%	6	6,779	\$45,046,983	\$0	\$54,379,591	N/A	120.72%
58	NORTHWESTERN MUTUAL LIFE INS CO	2.08%	18	6,919	\$22,676,994	\$424,774	\$19,329,622	N/A	87.11%
59	OHIO NATIONAL LIFE INS CO THE	2.50%	13	2,655	\$27,229,891	\$0	\$22,868,423	N/A	83.98%
60	PEOPLES BENEFIT LIFE INSURANCE CO	2.61%	12	1,726	\$28,381,397	\$0	\$11,436,569	N/A	40.30%
61	PHL VARIABLE INSURANCE COMPANY	1.18%	24	2,043	\$12,896,152	\$0	\$24,817,434	N/A	192.44%
62	PHOENIX LIFE INSURANCE COMPANY	0.04%	52	1,087	\$402,367	\$0	\$12,836,424	N/A	3190.23%
63	PRINCIPAL LIFE INS CO	2.21%	17	1,903	\$24,064,263	\$0	\$3,121,572	N/A	12.97%
64	PROTECTIVE LIFE INSURANCE COMPANY	2.81%	11	7,025	\$30,648,989	\$0	\$12,003	N/A	0.04%
65	PRUCO LIFE INSURANCE COMPANY	2.36%	15	4,922	\$25,702,890	\$0	\$40,386,343	N/A	157.13%
66	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	-0.02%	76	3,389	-\$253,420	\$0	\$20,876,478	N/A	-8237.90%
67	RELIASTAR LIFE INSURANCE COMPANY	0.10%	45	1,258	\$1,088,820	\$0	\$4,336,246	N/A	398.25%
68	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	76	45	\$0	\$0	\$0	N/A	N/A
69	SECURITY BENEFIT LIFE INSURANCE CO	1.68%	20	2,463	\$18,276,270	\$0	\$16,873,005	N/A	92.32%
70	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	65	58	\$27,095	\$0	\$147,501	N/A	544.38%



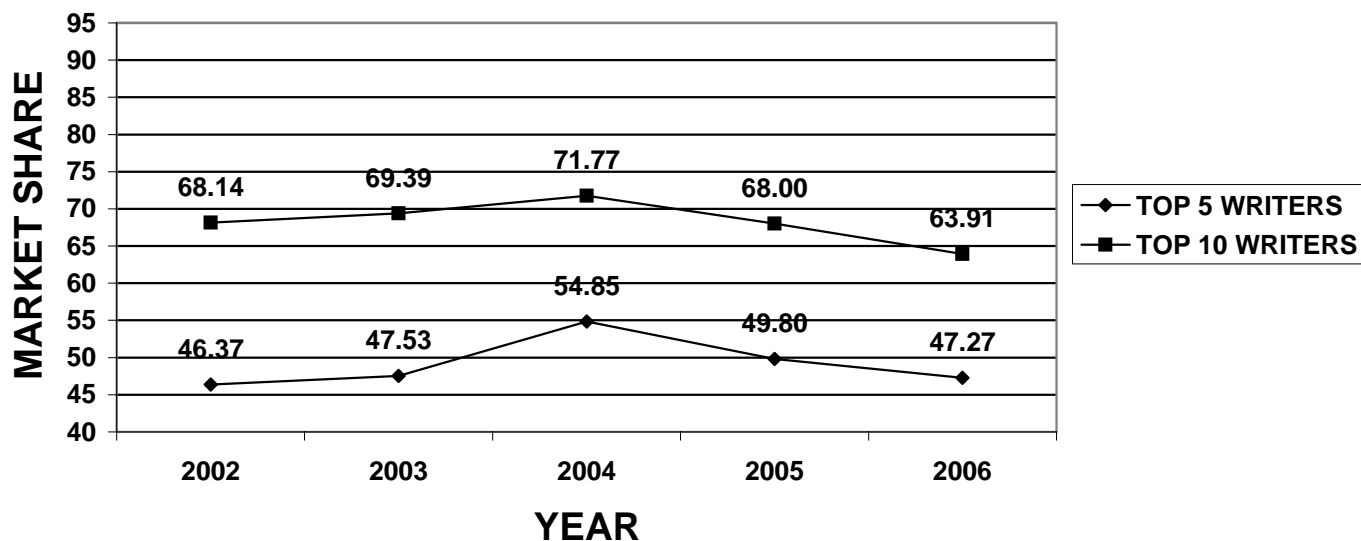
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	STATE FARM LIFE INSURANCE COMPANY	0.30%	33	2,838	\$3,243,767	\$0	\$3,441,514	N/A	106.10%
72	SUN LIFE ASSURANCE OF CANADA (US)	0.03%	56	1,015	\$293,868	\$0	\$1,584,087	N/A	539.05%
73	SYMETRA LIFE INSURANCE COMPANY	0.03%	57	2,459	\$292,770	\$0	\$1,477,954	N/A	504.82%
74	TEACHERS INSURANCE & ANNUITY ASSOC OF AMERICA	6.60%	4	20,476	\$71,855,178	\$45,451,639	\$39,184,385	N/A	117.79%
75	THRIVENT FINANCIAL FOR LUTHERANS	3.27%	8	9,524	\$35,589,643	\$0	\$32,693,567	N/A	91.86%
76	THRIVENT LIFE INSURANCE COMPANY	0.04%	50	481	\$470,251	\$0	\$5,651,751	N/A	1201.86%
77	TRANSAMERICA LIFE INSURANCE COMPANY	2.88%	10	2,095	\$31,408,184	\$0	\$15,392,677	N/A	49.01%
78	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.00%	76	20	\$0	\$0	\$547,452	N/A	N/A
79	UNION CENTRAL LIFE INSURANCE CO	0.26%	35	863	\$2,831,467	\$0	\$945,839	N/A	33.40%
80	USAA LIFE INSURANCE COMPANY	0.01%	63	10	\$58,279	\$0	\$6,453,533	N/A	11073.51%
81	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	76	9	\$0	\$0	\$0	N/A	N/A
82	WASHINGTON NATIONAL INSURANCE CO	0.00%	76	4	\$0	\$0	\$0	N/A	N/A
83	WESTERN RESERVE LIFE ASSUR CO OH	1.28%	22	1,687	\$13,932,443	\$0	\$12,794,506	N/A	91.83%
84	WESTERN SOUTHERN LIFE ASSURANCE CO	0.00%	68	39	\$8,078	\$0	\$144,561	N/A	1789.56%
85	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.01%	58	8	\$121,357	\$0	\$0	N/A	0.00%
TOTAL		100.00%		179,459	\$1,088,966,954	\$45,876,413	\$1,009,354,714	N/A	96.90%

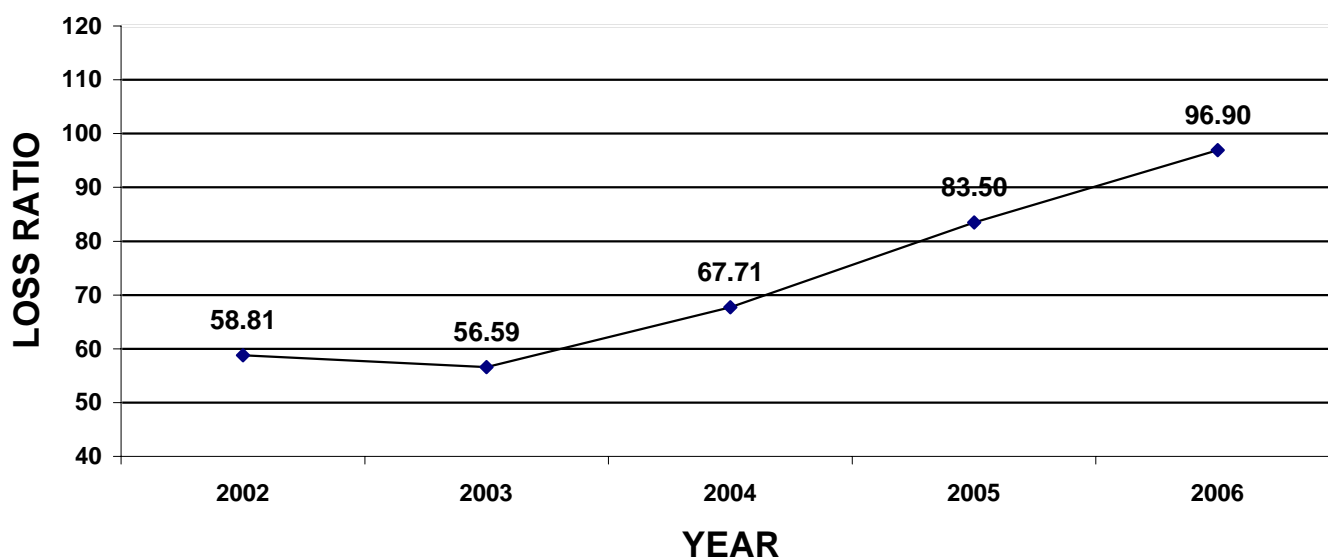


## MISSOURI INDIVIDUAL VARIABLE ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





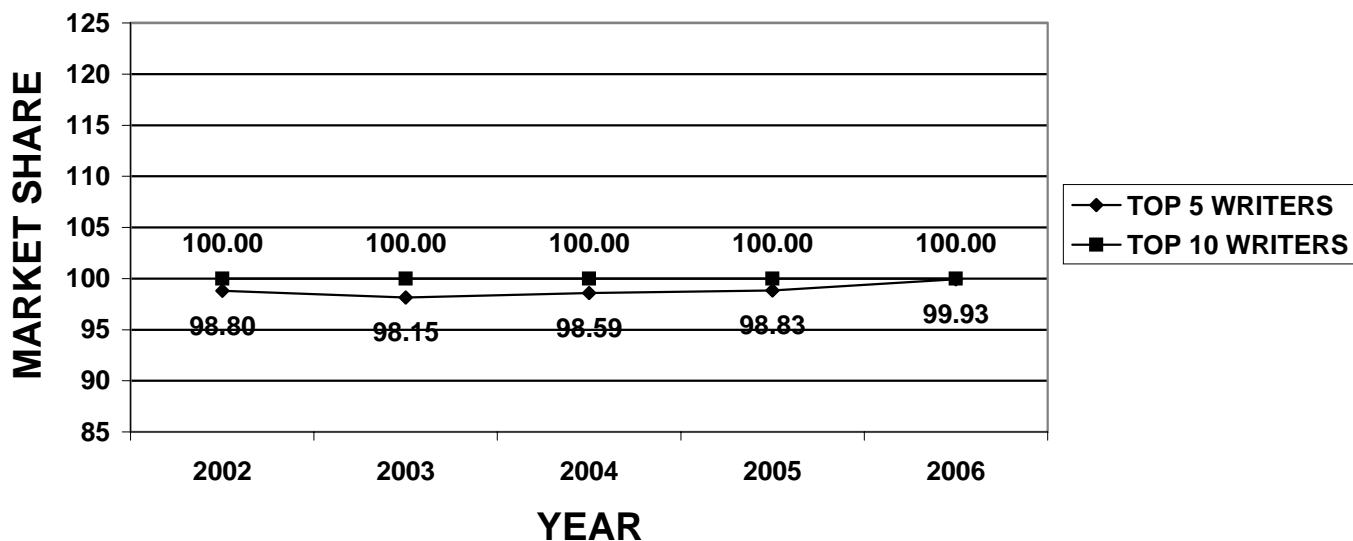
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	7	547	\$0	\$0	\$31,575	N/A	N/A
2	EQUITRUST LIFE INSURANCE COMPANY	55.88%	1	357	\$17,749,089	\$0	\$210,354	N/A	1.19%
3	GENWORTH LIFE AND ANNUITY INS CO	0.00%	7	1	\$0	\$0	\$1,937	N/A	N/A
4	ING USA ANNUITY AND LIFE INS COMPANY	2.93%	4	1,521	\$929,773	\$0	\$20,680,026	N/A	2224.20%
5	INTEGRITY LIFE INS CO	13.75%	3	373	\$4,368,453	\$0	\$2,037,122	N/A	46.63%
6	LINCOLN BENEFIT LIFE COMPANY	0.90%	5	18	\$287,337	\$0	\$1,523,843	N/A	530.33%
7	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	7	22	\$0	\$0	\$74,655	N/A	N/A
8	MINNESOTA LIFE INSURANCE COMPANY	0.07%	6	10	\$22,204	\$0	\$29,788	N/A	134.16%
9	PHL VARIABLE INSURANCE COMPANY	0.00%	7	137	\$0	\$0	\$391,418	N/A	N/A
10	PROTECTIVE LIFE INSURANCE COMPANY	26.47%	2	92	\$8,407,829	\$0	\$0	N/A	0.00%
11	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	7	24	\$0	\$0	\$89,545	N/A	N/A
TOTAL		100.00%		3,102	\$31,764,685	\$0	\$25,070,263	N/A	78.92%

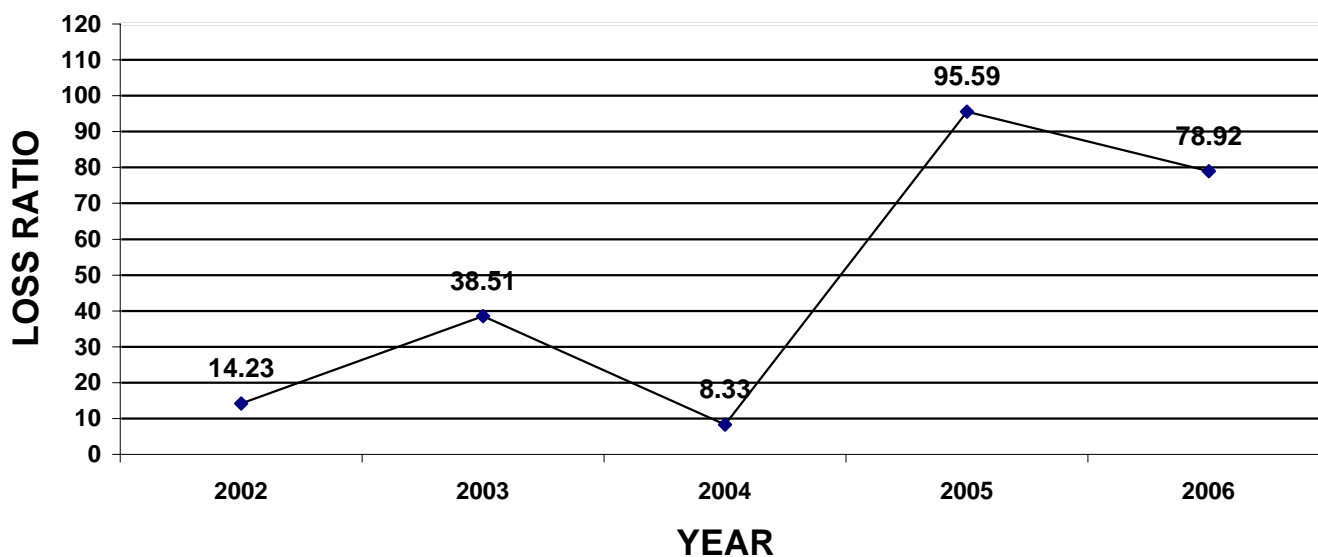


# MISSOURI INDIVIDUAL MODIFIED GUARANTEED ANNUITIES INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





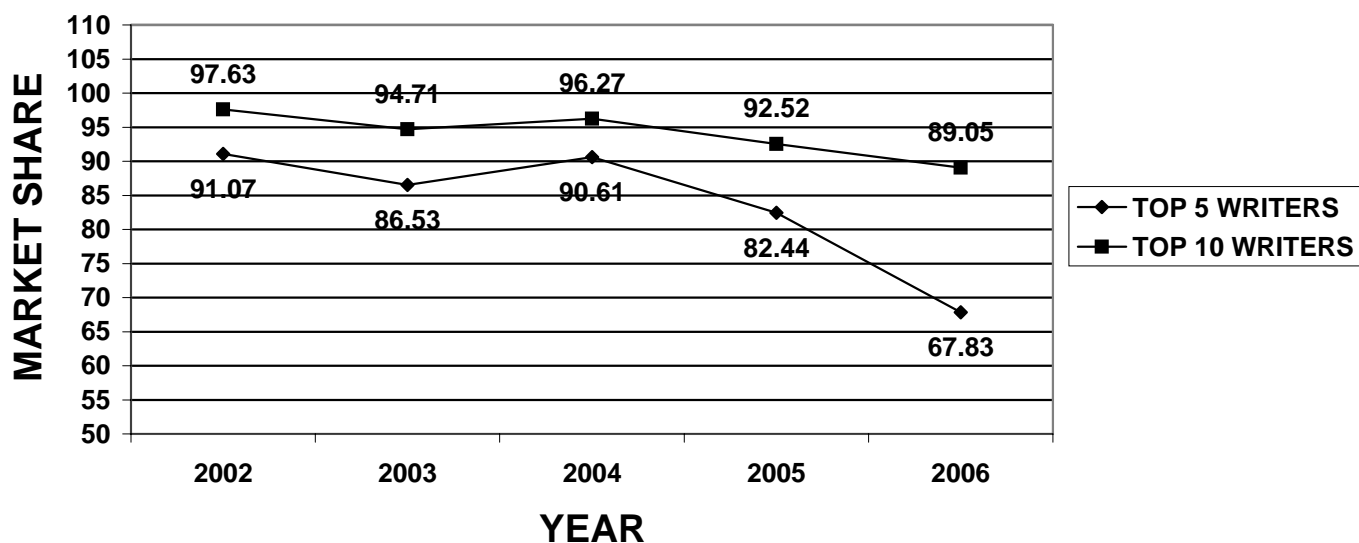
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INS CO OF NORTH AMERICA	25.45%	1	13,431	\$113,535,177	\$0	\$34,581,244	N/A	30.46%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	36	102	\$0	\$0	\$610,696	N/A	N/A
3	AMERICAN EQUITY INVESTMENT LIFE INS CO	11.99%	2	4,815	\$53,492,562	\$0	\$15,856,022	N/A	29.64%
4	AMERICAN INVESTORS LIFE INS CO	4.78%	7	2,876	\$21,343,431	\$0	\$21,090,666	N/A	98.82%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.18%	22	17	\$793,201	\$0	\$210,721	N/A	26.57%
6	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.29%	19	209	\$1,312,751	\$0	\$672,781	N/A	51.25%
7	AMERICOM LIFE & ANNUITY INSURANCE CO	0.07%	27	97	\$311,661	\$0	\$83,486	N/A	26.79%
8	AMERUS LIFE INSURANCE COMPANY	10.86%	3	1,031	\$48,453,205	\$0	\$3,277,667	N/A	6.76%
9	AVIVA LIFE INSURANCE COMPANY	0.11%	25	18	\$497,218	\$0	\$12,500	N/A	2.51%
10	BANKERS LIFE AND CASUALTY COMPANY	0.19%	21	572	\$847,207	\$0	\$2,079,429	N/A	245.45%
11	CONSECO INSURANCE COMPANY	0.39%	18	640	\$1,756,273	\$0	\$5,902,353	N/A	336.07%
12	COUNTRY INVESTORS LIFE ASSURANCE CO	0.00%	36	5	\$0	\$0	\$0	N/A	N/A
13	CUNA MUTUAL LIFE INSURANCE COMPANY	0.19%	20	17	\$860,243	\$0	\$6,080	N/A	0.71%
14	EQUITRUST LIFE INSURANCE COMPANY	8.44%	6	1,318	\$37,635,876	\$0	\$1,750,188	N/A	4.65%
15	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	35	449	\$847	\$0	\$0	N/A	0.00%
16	GENWORTH LIFE INSURANCE COMPANY	0.07%	26	11	\$313,501	\$0	\$1,421,247	N/A	453.35%
17	GREAT AMERICAN LIFE INSURANCE CO	2.66%	9	232	\$11,890,676	\$0	\$217,551	N/A	1.83%
18	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	36	5	\$0	\$0	\$30,778	N/A	N/A
19	ING USA ANNUITY AND LIFE INSURANCE CO	9.73%	5	2,185	\$43,431,656	\$0	\$4,003,658	N/A	9.22%
20	INTEGRITY LIFE INS CO	0.00%	36	9	\$0	\$0	\$0	N/A	N/A
21	INVESTORS INSURANCE CORPORATION	0.11%	24	3	\$504,705	\$0	\$760,339	N/A	150.65%
22	JACKSON NATIONAL LIFE INSURANCE CO	1.91%	13	1,326	\$8,509,792	\$0	\$9,272,420	N/A	108.96%
23	JEFFERSON PILOT LIFE INS CO	2.96%	8	1,299	\$13,204,652	\$0	\$1,245,186	N/A	9.43%
24	LAFAYETTE LIFE INSURANCE CO THE	0.02%	31	92	\$100,165	\$0	\$0	N/A	0.00%
25	LIBERTY LIFE INSURANCE COMPANY	0.44%	16	496	\$1,953,916	\$0	\$2,860,931	N/A	146.42%
26	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.70%	15	642	\$3,109,329	\$0	\$1,582,001	N/A	50.88%
27	LIFE INVESTORS INS CO OF AMERICA	0.00%	34	6	\$10,000	\$0	\$1,338	N/A	13.38%
28	LINCOLN BENEFIT LIFE COMPANY	1.94%	12	1,140	\$8,669,924	\$0	\$2,511,088	N/A	28.96%
29	MIDLAND NATIONAL LIFE INSURANCE CO	2.05%	11	424	\$9,138,727	\$0	\$3,436,577	N/A	37.60%
30	NATIONAL WESTERN LIFE INSURANCE CO	0.00%	36	194	\$0	\$0	\$0	N/A	N/A
31	NORTH AMERICAN CO FOR LIFE & HEALTH INS	2.38%	10	752	\$10,612,735	\$0	\$2,496,722	N/A	23.53%
32	OM FINANCIAL LIFE INSURANCE COMPANY	9.80%	4	3,251	\$43,742,695	\$0	\$10,690,339	N/A	24.44%
33	PHYSICIANS LIFE INSURANCE COMPANY	0.04%	29	81	\$166,867	\$0	\$426,755	N/A	255.75%
34	PRINCIPAL LIFE INS CO	0.12%	23	59	\$513,274	\$0	\$1,821	N/A	0.35%
35	PROTECTIVE LIFE INSURANCE COMPANY	1.58%	14	52	\$7,054,632	\$0	\$0	N/A	0.00%
36	RELIASTAR LIFE INSURANCE COMPANY	0.00%	36	3	\$0	\$0	\$0	N/A	N/A
37	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	32	269	\$82,781	\$0	\$2,036,958	N/A	2460.66%
38	STANDARD INSURANCE COMPANY	0.44%	17	17	\$1,951,149	\$0	\$2,356	N/A	0.12%
39	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.02%	33	26	\$71,993	\$0	\$428,120	N/A	594.67%
40	STANDARD LIFE INS CO OF INDIANA	0.04%	28	122	\$177,502	\$0	\$316,624	N/A	178.38%
41	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	36	143	\$0	\$0	\$3,402,986	N/A	N/A
42	SYMETRA LIFE INSURANCE COMPANY	0.00%	36	16	\$0	\$0	\$742,171	N/A	N/A
43	THRIVENT FINANCIAL FOR LUTHERANS	0.00%	36	2	\$0	\$0	\$0	N/A	N/A
44	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00%	36	38	\$0	\$0	\$0	N/A	N/A
45	UNION CENTRAL LIFE INSURANCE CO	0.00%	36	186	\$0	\$0	\$203,854	N/A	N/A
46	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.03%	30	60	\$136,399	\$0	\$0	N/A	0.00%
TOTAL		100.00%		38,738	\$446,186,722	\$0	\$134,225,653	N/A	30.08%

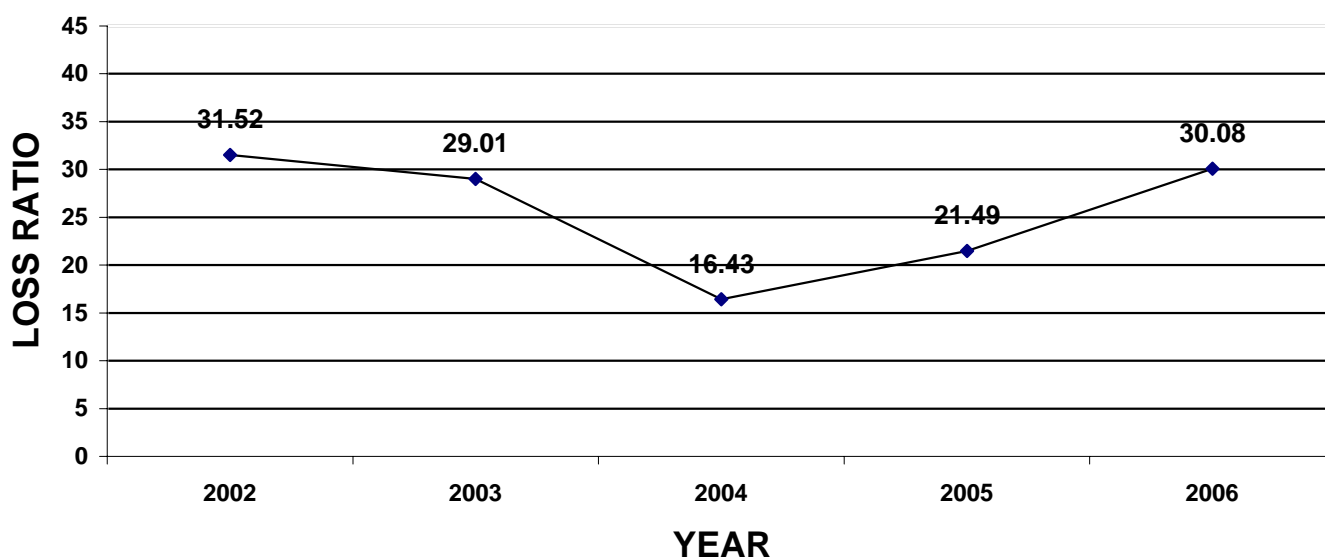


# MISSOURI INDIVIDUAL EQUITY INDEXED ANNUITIES INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**

(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACACIA LIFE INSURANCE CO	0.03%	71	30	\$30,000	\$0	\$0	N/A	0.00%
2	AIG ANNUITY INSURANCE COMPANY	0.12%	58	119	\$107,371	\$0	\$0	N/A	0.00%
3	AIG LIFE INSURANCE COMPANY	0.00%	108	24	\$0	\$0	\$276,457	N/A	N/A
4	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.00%	108	95	\$0	\$0	\$257,410	N/A	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	108	42	\$0	\$0	\$435,069	N/A	N/A
6	AMERICAN GENERAL LIFE INSURANCE CO	3.20%	9	300	\$2,934,221	\$0	\$1,129,752	N/A	38.50%
7	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	91	128	\$1,205	\$0	\$0	N/A	0.00%
8	AMERICAN INTERNATIONAL LIFE ASSUR OF NEW YORK	0.00%	108	1	\$0	\$0	\$13,000	N/A	N/A
9	AMERICAN INVESTORS LIFE INS CO	9.73%	2	244	\$8,911,542	\$0	\$0	N/A	0.00%
10	AMERICAN MEMORIAL LIFE INSURANCE CO	0.00%	107	0	\$16	\$0	\$0	N/A	0.00%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	108	39	\$0	\$0	\$766,735	N/A	N/A
12	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.07%	65	19	\$67,795	\$0	\$0	N/A	0.00%
13	AMERICAN UNITED LIFE INSURANCE CO	0.10%	59	25	\$87,479	\$0	\$79,942	N/A	91.38%
14	AMERICO FINANCIAL LIFE AND ANNUITY INS COMPANY	0.01%	79	468	\$12,771	\$0	\$0	N/A	0.00%
15	AMERITAS LIFE INSURANCE CORP	0.20%	54	0	\$181,262	\$0	\$0	N/A	0.00%
16	AMERITAS VARIABLE LIFE INS CO	0.40%	42	3	\$367,731	\$0	\$0	N/A	0.00%
17	AMERUS LIFE INSURANCE COMPANY	2.44%	11	205	\$2,234,261	\$0	\$0	N/A	0.00%
18	ANNUITY INVESTORS LIFE INSURANCE CO	0.02%	77	1	\$15,366	\$0	\$31,800	N/A	206.95%
19	AURORA NATIONAL LIFE ASSURANCE CO	0.00%	108	18	\$0	\$0	\$0	N/A	N/A
20	AVIVA LIFE INSURANCE COMPANY	0.51%	33	16	\$470,304	\$0	\$193,647	N/A	41.17%
21	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	108	0	\$0	\$0	\$11,352	N/A	N/A
22	CAPITAL RESERVE LIFE INSURANCE CO	0.00%	93	4	\$666	\$0	\$0	N/A	0.00%
23	CATHOLIC FAMILY LIFE INSURANCE	0.00%	108	0	\$0	\$0	\$4,501	N/A	N/A
24	CATHOLIC KNIGHTS	0.04%	70	119	\$33,054	\$0	\$0	N/A	0.00%
25	CATHOLIC ORDER OF FORESTERS	0.02%	75	2	\$20,312	\$0	\$0	N/A	0.00%
26	CENTRAL STATES HEALTH & LIFE COMPANY	0.00%	92	0	\$1,097	\$0	\$0	N/A	0.00%
27	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	108	4	\$0	\$0	-\$24,230	N/A	N/A
28	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	101	2	\$230	\$0	\$0	N/A	0.00%
29	CHURCH LIFE INSURANCE CORPORATION	0.03%	72	1	\$25,113	\$0	\$0	N/A	0.00%
30	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	108	26	\$0	\$0	\$0	N/A	N/A
31	COLORADO BANKERS LIFE INS CO	0.00%	102	0	\$200	\$0	\$0	N/A	0.00%
32	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	108	2	\$0	\$0	\$0	N/A	N/A
33	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	108	19	\$0	\$0	\$0	N/A	N/A
34	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	108	16	\$0	\$0	\$0	N/A	N/A
35	CONTINENTAL ASSURANCE COMPANY	0.00%	108	0	-\$2	\$0	\$0	N/A	0.00%
36	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	97	21	\$360	\$0	\$0	N/A	0.00%
37	EMC NATIONAL LIFE COMPANY	0.20%	53	12	\$185,634	\$0	\$0	N/A	0.00%
38	EMPLOYEES LIFE COMPANY (MUTUAL)	0.42%	40	37	\$384,000	\$0	\$601,881	N/A	156.74%
39	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	108	24	\$0	\$0	\$115,876	N/A	N/A
40	FARMERS NEW WORLD LIFE INSURANCE CO	4.23%	7	15	\$3,877,002	\$0	\$0	N/A	0.00%
41	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	88	14	\$3,408	\$0	\$0	N/A	0.00%
42	FIDELITY INVESTMENTS LIFE INS CO	0.97%	25	44	\$892,018	\$0	\$0	N/A	0.00%
43	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.00%	108	2	\$0	\$0	\$0	N/A	N/A
44	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.07%	67	3	\$64,934	\$0	\$0	N/A	0.00%
45	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.00%	108	23	\$0	\$0	\$0	N/A	N/A
46	GENWORTH LIFE INSURANCE COMPANY	3.83%	8	263	\$3,504,842	\$0	\$0	N/A	0.00%
47	GOLDEN RULE INSURANCE COMPANY	0.00%	108	6	\$0	\$0	\$0	N/A	N/A
48	GREAT AMERICAN LIFE INSURANCE CO	0.37%	45	161	\$340,697	\$0	\$1,525,828	N/A	447.85%
49	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	89	49	\$2,303	\$0	\$0	N/A	0.00%
50	GREAT WEST LIFE & ANNUITY INS CO	1.42%	19	2	\$1,302,166	\$0	\$0	N/A	0.00%
51	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	108	4	\$0	\$0	\$52,918	N/A	N/A
52	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	103	8	\$192	\$0	\$0	N/A	0.00%
53	GUARANTY INCOME LIFE INSURANCE CO	0.14%	55	4	\$125,841	\$0	\$165,386	N/A	131.42%
54	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	1.89%	15	38	\$1,729,453	\$0	\$2,973	N/A	0.17%
55	HARTFORD LIFE INSURANCE COMPANY	6.54%	4	107	\$5,985,780	\$0	\$1,353,960	N/A	22.62%
56	IDEALIFE INSURANCE COMPANY	0.00%	96	6	\$381	\$0	\$0	N/A	0.00%
57	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.67%	27	357	\$615,427	\$0	\$0	N/A	0.00%
58	INDEPENDENT ORDER OF FORESTERS THE	0.44%	39	9	\$403,984	\$0	\$0	N/A	0.00%
59	INDIANAPOLIS LIFE INSURANCE CO	1.12%	21	10	\$1,028,915	\$0	\$0	N/A	0.00%
60	ING LIFE INSURANCE AND ANNUITY COMPANY	0.14%	57	54	\$125,579	\$0	\$0	N/A	0.00%
61	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	108	229	\$0	\$0	\$0	N/A	N/A
62	INTEGRITY LIFE INS CO	0.00%	108	11	\$0	\$0	\$362,861	N/A	N/A
63	INVESTORS GUARANTY LIFE INS CO	0.00%	108	32	\$0	\$0	\$0	N/A	N/A
64	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.00%	105	3	\$154	\$0	\$0	N/A	0.00%
65	JACKSON NATIONAL LIFE INSURANCE CO	1.11%	22	368	\$1,020,162	\$0	\$0	N/A	0.00%
66	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.07%	63	2	\$68,624	\$0	\$0	N/A	0.00%
67	JOHN HANCOCK LIFE INSURANCE COMPANY	0.00%	108	0	\$0	\$0	\$16,512,217	N/A	N/A
68	KANSAS CITY LIFE INSURANCE COMPANY	1.35%	20	3,781	\$1,240,314	\$0	\$23,111,327	N/A	1863.34%
69	KEMPER INVESTORS LIFE INS CO	0.37%	46	62	\$340,590	\$0	\$0	N/A	0.00%
70	KNIGHTS OF COLUMBUS	5.17%	5	4,629	\$4,739,865	\$42,509	\$14,620,517	N/A	309.36%



**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**

(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	LAFAYETTE LIFE INSURANCE CO THE	0.09%	61	11	\$80,000	\$0	\$0	N/A	0.00%
72	LIBERTY LIFE ASSUR CO OF BOSTON	0.00%	108	312	\$0	\$0	\$148,382	N/A	N/A
73	LIBERTY LIFE INSURANCE COMPANY	0.03%	73	62	\$23,329	\$0	\$19,050	N/A	81.66%
74	LIFE INVESTORS INS CO OF AMERICA	0.07%	66	37	\$66,634	\$0	\$0	N/A	0.00%
75	LINCOLN BENEFIT LIFE COMPANY	2.32%	12	168	\$2,122,402	\$0	\$247,438	N/A	11.66%
76	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	84	31	\$4,386	\$0	\$0	N/A	0.00%
77	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	108	3	\$0	\$0	\$0	N/A	N/A
78	MASSACHUSETTS MUTUAL LIFE INS CO	0.00%	108	2,648	\$0	\$0	\$22,916	N/A	N/A
79	MEGA LIFE AND HEALTH INS CO THE	0.00%	87	336	\$3,924	\$0	\$0	N/A	0.00%
80	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.02%	74	10	\$21,474	\$0	\$0	N/A	0.00%
81	METLIFE INVESTORS INSURANCE COMPANY	2.74%	10	86	\$2,512,564	\$0	\$0	N/A	0.00%
82	METLIFE INVESTORS USA INSURANCE COMPANY	1.80%	17	1	\$1,648,765	\$0	\$0	N/A	0.00%
83	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.05%	69	1	\$45,350	\$0	\$0	N/A	0.00%
84	METROPOLITAN TOWER LIFE INSURANCE CO	0.00%	108	158	\$0	\$0	\$0	N/A	N/A
85	MIDLAND NATIONAL LIFE INSURANCE CO	0.46%	37	19	\$417,437	\$0	\$0	N/A	0.00%
86	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	104	12	\$169	\$0	\$0	N/A	0.00%
87	MINNESOTA LIFE INSURANCE COMPANY	0.07%	64	409	\$68,126	\$0	\$0	N/A	0.00%
88	MODERN WOODMEN OF AMERICA	0.01%	81	18	\$5,994	\$0	\$0	N/A	0.00%
89	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	90	205	\$2,069	\$0	\$79,741	N/A	3854.08%
90	MTL INSURANCE COMPANY	0.71%	26	188	\$652,166	\$0	\$0	N/A	0.00%
91	NATIONAL FARMERS UNION LIFE INS CO	0.00%	108	46	\$0	\$0	\$0	N/A	N/A
92	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.34%	47	4	\$308,290	\$0	\$0	N/A	0.00%
93	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	108	12	-\$41	\$0	\$0	N/A	0.00%
94	NEW YORK LIFE INS & ANNUITY CORPORATION	0.09%	60	54	\$80,350	\$0	\$0	N/A	0.00%
95	NEW YORK LIFE INSURANCE COMPANY	0.52%	30	130	\$476,777	\$0	\$0	N/A	0.00%
96	NORTH AMERICAN CO FOR LIFE & HEALTH INS	1.08%	23	24	\$986,298	\$0	\$214,890	N/A	21.79%
97	NORTHWESTERN MUTUAL LIFE INS CO	0.48%	36	42	\$443,931	\$0	\$0	N/A	0.00%
98	OHIO NATIONAL LIFE INS CO THE	0.09%	62	54	\$79,131	\$0	\$263,124	N/A	332.52%
99	OHIO STATE LIFE INSURANCE CO THE	0.01%	83	127	\$5,134	\$0	\$0	N/A	0.00%
100	OM FINANCIAL LIFE INSURANCE COMPANY	9.34%	3	359	\$8,558,028	\$0	\$0	N/A	0.00%
101	PACIFIC GUARDIAN LIFE INS CO LTD	0.00%	106	0	\$130	\$0	\$0	N/A	0.00%
102	PACIFIC LIFE & ANNUITY COMPANY	0.00%	108	31	\$0	\$0	\$144,801	N/A	N/A
103	PACIFIC LIFE INSURANCE CO	0.00%	108	31	\$0	\$0	\$389,744	N/A	N/A
104	PAUL REVERE LIFE INSURANCE CO	0.00%	85	551	\$4,005	\$0	\$0	N/A	0.00%
105	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.01%	80	149	\$10,731	\$0	\$0	N/A	0.00%
106	PENN MUTUAL LIFE INSURANCE CO THE	0.27%	48	4	\$246,357	\$0	\$0	N/A	0.00%
107	PENNSYLVANIA LIFE INSURANCE COMPANY	0.05%	68	6	\$48,062	\$0	\$0	N/A	0.00%
108	PEOPLES BENEFIT LIFE INSURANCE CO	0.00%	95	80	\$393	\$0	\$77,467	N/A	19711.70%
109	PIONEER MUTUAL LIFE INS CO	0.00%	108	3	\$0	\$0	\$12,336	N/A	N/A
110	POLISH NATNL ALLIANCE OF THE US OF N. A	0.02%	78	85	\$15,222	\$0	\$0	N/A	0.00%
111	PRESIDENTIAL LIFE INSURANCE CO	0.52%	31	29	\$475,023	\$0	\$615,485	N/A	129.57%
112	PRINCIPAL LIFE INS CO	0.39%	44	144	\$354,062	\$0	\$0	N/A	0.00%
113	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.02%	76	5	\$15,698	\$0	\$0	N/A	0.00%
114	PROTECTIVE LIFE INSURANCE COMPANY	12.13%	1	229	\$11,113,547	\$0	\$0	N/A	0.00%
115	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	86	62	\$3,932	\$0	\$0	N/A	0.00%
116	PRUCO LIFE INSURANCE COMPANY	0.49%	35	60	\$450,305	\$0	\$0	N/A	0.00%
117	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.44%	38	102	\$404,030	\$0	\$1,012,420	N/A	250.58%
118	PYRAMID LIFE INSURANCE COMPANY	0.00%	108	1	\$0	\$0	\$0	N/A	N/A
119	RELIASTAR LIFE INSURANCE COMPANY	0.00%	108	234	\$0	\$0	\$15,603	N/A	N/A
120	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	-0.01%	108	0	-\$6,787	\$0	\$0	N/A	0.00%
121	RIVERSOURCE LIFE INSURANCE COMPANY	0.41%	41	37	\$374,811	\$0	\$5,097,496	N/A	1360.02%
122	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	108	2	\$0	\$0	\$697	N/A	N/A
123	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	99	1	\$275	\$0	\$0	N/A	0.00%
124	SHELTER LIFE INSURANCE COMPANY	2.26%	14	5,318	\$2,072,163	\$0	\$0	N/A	0.00%
125	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	98	4	\$299	\$0	\$0	N/A	0.00%
126	STANDARD INSURANCE COMPANY	0.00%	108	47	\$0	\$0	\$14,962	N/A	N/A
127	STANDARD LIFE INS CO OF INDIANA	1.88%	16	226	\$1,717,913	\$0	\$0	N/A	0.00%
128	STATE FARM LIFE INSURANCE COMPANY	0.60%	28	9	\$550,288	\$0	\$0	N/A	0.00%
129	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	108	72	\$0	\$0	\$0	N/A	N/A
130	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	108	21	\$0	\$0	\$138,618	N/A	N/A
131	SURETY LIFE INSURANCE COMPANY	0.00%	108	1	\$0	\$0	\$0	N/A	N/A
132	SYMETRA LIFE INSURANCE COMPANY	0.51%	34	63	\$465,710	\$0	\$0	N/A	0.00%
133	TEACHERS INSURANCE & ANNUITY ASSOC OF AMERICA	4.67%	6	222	\$4,273,888	\$0	\$0	N/A	0.00%
134	THRIVENT FINANCIAL FOR LUTHERANS	2.28%	13	1,748	\$2,086,527	\$0	\$0	N/A	0.00%
135	TIAA-CREF LIFE INSURANCE COMPANY	0.25%	49	10	\$226,759	\$0	\$0	N/A	0.00%
136	TIME INSURANCE COMPANY	1.01%	24	1,148	\$925,662	\$0	\$569,456	N/A	61.52%
137	TRANSAMERICA LIFE INSURANCE COMPANY	1.71%	18	159	\$1,569,602	\$0	\$0	N/A	0.00%
138	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.23%	50	193	\$211,822	\$0	\$0	N/A	0.00%
139	UNION CENTRAL LIFE INSURANCE CO	0.23%	52	12	\$209,236	\$0	\$13,152	N/A	6.29%
140	UNITED FIDELITY LIFE INSURANCE CO	0.01%	82	3,067	\$5,684	\$0	\$0	N/A	0.00%



**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**

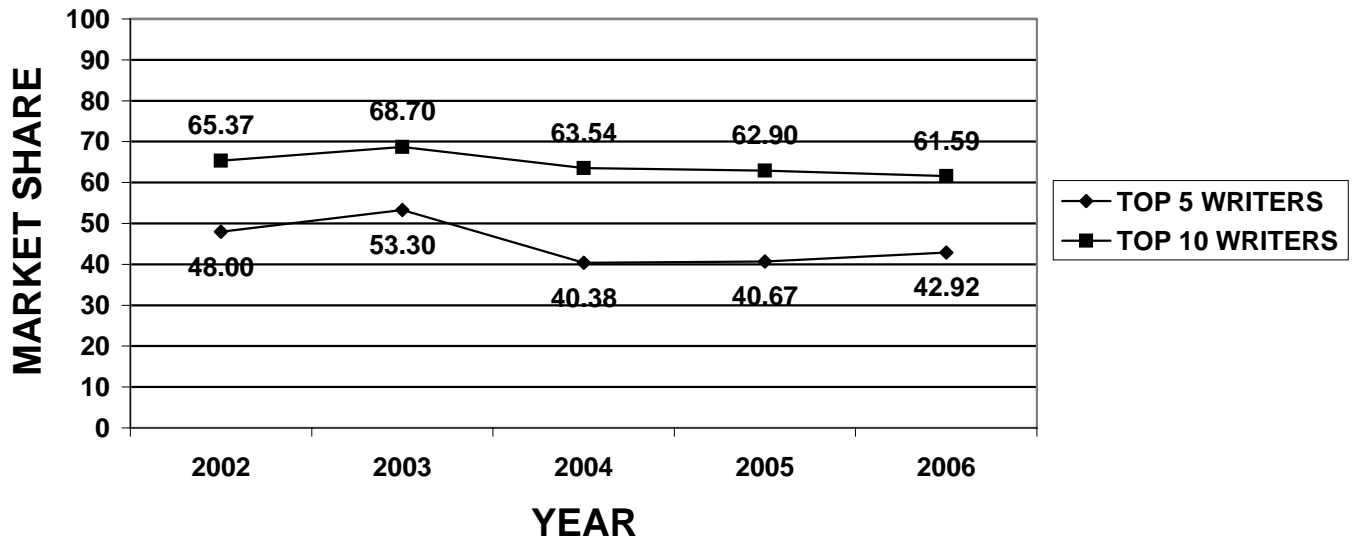
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	UNITED HERITAGE LIFE INSURANCE COMPANY	0.14%	56	4	\$125,680	\$0	\$0	N/A	0.00%
142	UNITED INVESTORS LIFE INSURANCE COMPANY	0.23%	51	1,185	\$210,748	\$0	\$206,374	N/A	97.92%
143	UNITED LIFE INSURANCE COMPANY	0.39%	43	41	\$358,946	\$0	\$0	N/A	0.00%
144	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	108	3	\$0	\$0	\$0	N/A	N/A
145	USAA LIFE INSURANCE COMPANY	0.00%	108	38	\$0	\$0	\$465,606	N/A	N/A
146	WASHINGTON NATIONAL INSURANCE CO	0.00%	108	253	\$0	\$0	\$0	N/A	N/A
147	WEST COAST LIFE INSURANCE COMPANY	0.00%	108	77	\$0	\$0	\$0	N/A	N/A
148	WESTERN CATHOLIC UNION	0.52%	32	24	\$474,643	\$0	\$87,010	N/A	18.33%
149	WESTERN SOUTHERN LIFE ASSURANCE CO	0.00%	108	77	\$0	\$0	\$0	N/A	N/A
150	WILLIAM PENN ASSOCIATION	0.00%	94	0	\$465	\$0	\$0	N/A	0.00%
151	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	100	2	\$232	\$0	\$0	N/A	0.00%
152	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.55%	29	712	\$499,891	\$0	\$0	N/A	0.00%
TOTAL		100.00%		34,511	\$91,593,260	\$42,509	\$71,457,947	N/A	78.06%

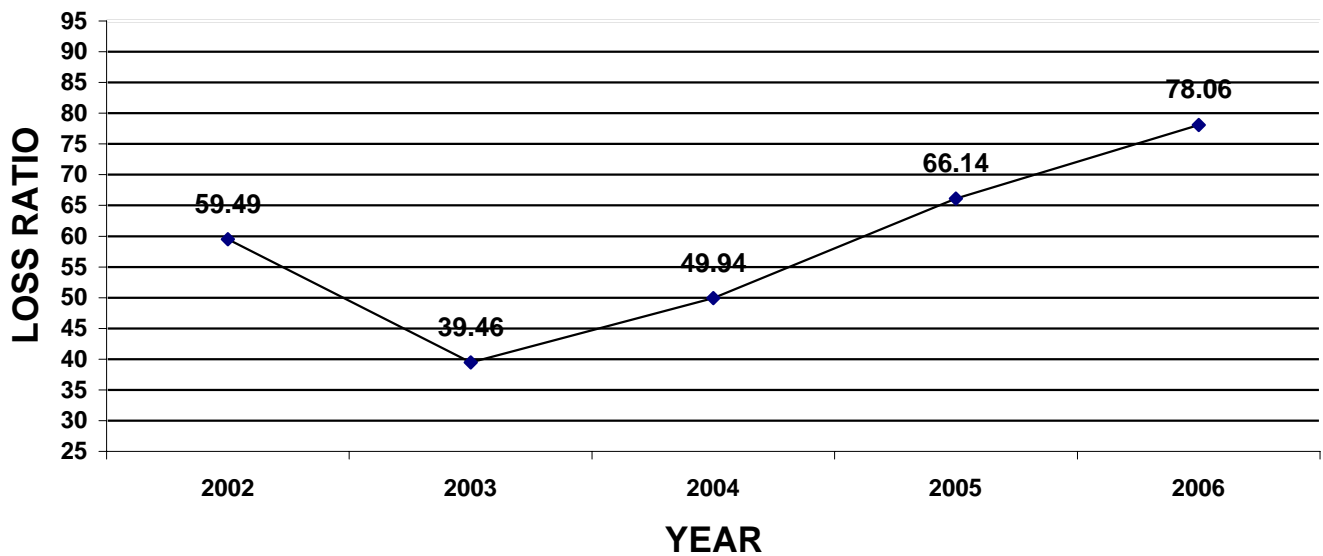


**MISSOURI INDIVIDUAL DEPOSIT-TYPE FUNDS INSURANCE**  
(Including variable contracts without life contingencies)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





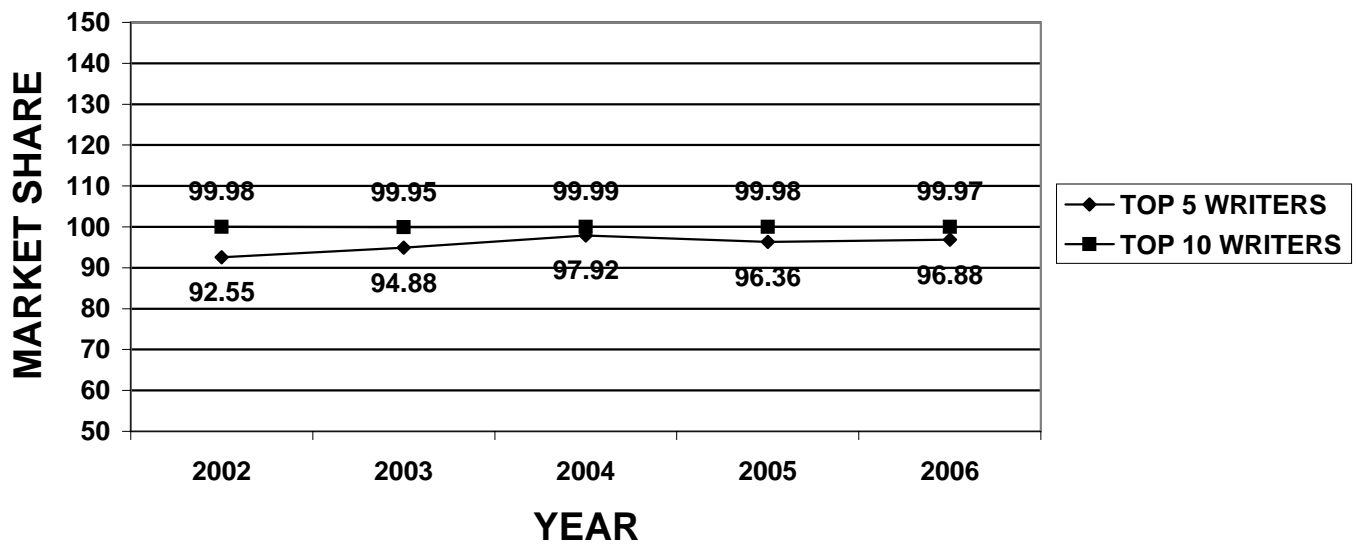
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	15	0	\$0	\$0	\$1,743	N/A	N/A
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	15	19	\$0	\$0	\$985,831	N/A	N/A
3	CAPITAL RESERVE LIFE INSURANCE CO	0.00%	14	5	\$447	\$0	\$0	N/A	0.00%
4	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$65,970	N/A	N/A
5	COUNTRY LIFE INSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$25,659	N/A	N/A
6	CSA FRATERNAL LIFE	0.00%	15	0	\$0	\$0	-\$805	N/A	N/A
7	HARTFORD LIFE AND ANNUITY INSURANCE CO	34.81%	1	26,157	\$180,969,007	\$121	\$248,229,021	N/A	137.17%
8	HARTFORD LIFE INSURANCE COMPANY	11.60%	4	12,041	\$60,303,268	\$0	\$114,932,739	N/A	190.59%
9	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	11	210	\$99,836	\$0	\$671,386	N/A	672.49%
10	JOHN HANCOCK LIFE INSURANCE COMPANY	0.92%	7	804	\$4,781,603	\$0	\$0	N/A	0.00%
11	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	19.40%	3	1,435	\$100,882,910	\$0	\$0	N/A	0.00%
12	JOHN HANCOCK VARIABLE LIFE INS CO	0.01%	12	479	\$31,469	\$0	\$3,381,344	N/A	10745.00%
13	KANSAS CITY LIFE INSURANCE COMPANY	0.15%	9	244	\$759,836	\$0	\$174,622	N/A	22.98%
14	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	15	0	\$0	\$0	\$4,478	N/A	N/A
15	MUTUAL OF AMERICA LIFE INSURANCE CO	1.68%	6	257	\$8,749,771	\$0	\$0	N/A	0.00%
16	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$325	N/A	N/A
17	NATIONWIDE LIFE AND ANNUITY INS CO	0.06%	10	1,107	\$300,652	\$0	\$20,243,875	N/A	6733.32%
18	NATIONWIDE LIFE INSURANCE COMPANY	10.80%	5	7,619	\$56,137,969	\$0	\$62,379,720	N/A	111.12%
19	PACIFIC LIFE INSURANCE CO	20.27%	2	10,241	\$105,393,905	-\$36	\$93,347,916	N/A	88.57%
20	PENN INSURANCE & ANNUITY CO THE	0.00%	15	2	\$0	\$0	\$3,750	N/A	N/A
21	PENN MUTUAL LIFE INSURANCE CO THE	0.29%	8	46	\$1,513,184	\$0	\$17,347	N/A	1.15%
22	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	15	10	\$0	\$0	\$122,513	N/A	N/A
23	UNITED OF OMAHA LIFE INS CO	0.00%	13	159	\$5,577	\$0	\$2,663,889	N/A	47765.63%
TOTAL		100.00%		60,835	\$519,929,434	\$85	\$547,251,323	N/A	105.25%

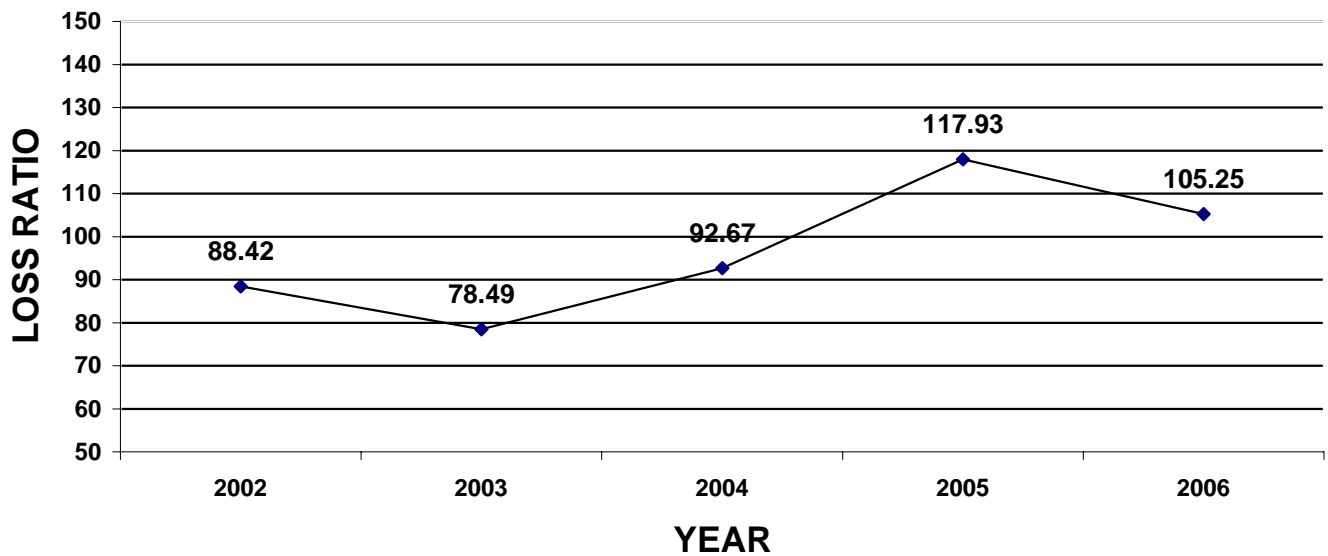


## MISSOURI INDIVIDUAL OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	315	298	\$103,404	\$0	\$479	\$25,144	0.46%
2	AAA LIFE INS CO	0.02%	212	1,853	\$796,861	\$0	\$473,489	\$193,385	59.42%
3	ACACIA LIFE INSURANCE CO	0.02%	197	1,159	\$1,046,517	\$93,976	\$754,724	\$30,026	81.10%
4	AETNA LIFE INSURANCE COMPANY	0.01%	216	3,296	\$728,195	\$633,555	\$1,598,620	\$47,331	306.54%
5	AGL LIFE ASSURANCE COMPANY	0.00%	358	44	\$41,306	\$0	\$345,687	\$30,349	836.89%
6	AIG ANNUITY INSURANCE COMPANY	1.03%	32	12,081	\$52,538,090	\$0	\$51,382,098	\$2,876	97.80%
7	AIG LIFE INSURANCE COMPANY	0.01%	232	2,216	\$576,967	\$0	\$6,722,376	\$418,896	1165.12%
8	AIG SUNAMERICA LIFE ASSURANCE COMPANY	3.92%	3	12,771	\$200,243,183	\$296	\$129,938,326	\$88,322	64.89%
9	ALFA LIFE INSURANCE CORPORATION	0.00%	444	2	\$0	\$0	\$0	\$15	N/A
10	ALLIANZ LIFE INS CO OF NORTH AMERICA	3.85%	4	30,001	\$196,391,759	\$0	\$98,628,131	\$388,082	50.22%
11	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	444	0	\$0	\$0	\$89,525	\$0	N/A
12	ALLSTATE ASSURANCE COMPANY	0.00%	444	1	\$0	\$0	\$0	\$0	N/A
13	ALLSTATE LIFE INSURANCE COMPANY	1.26%	22	18,148	\$64,577,714	\$0	\$23,457,339	\$1,449,735	36.32%
14	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	352	62	\$44,236	\$0	\$5,773	\$8,993	13.05%
15	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	422	15	\$1,180	\$0	\$0	\$35	0.00%
16	AMERICAN AMICABLE LIFE INS CO TX	0.01%	228	1,505	\$592,916	\$792	\$246,721	\$42,173	41.75%
17	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	272	481	\$248,578	\$0	\$405,451	\$19,358	163.11%
18	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	361	334	\$39,916	\$416	\$96,296	\$1,623	242.29%
19	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	373	99	\$25,945	\$1,493	\$3,608	\$3,950	19.66%
20	AMERICAN EQUITY INVESTMENT LIFE INS CO	1.08%	28	6,385	\$55,208,141	\$0	\$37,195,978	\$1,567	67.37%
21	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.04%	164	6,603	\$2,003,260	\$0	\$343,531	\$407,855	17.15%
22	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.96%	33	113,466	\$48,846,449	\$5,770,384	\$27,908,933	\$8,913,025	68.95%
23	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	351	1,478	\$45,629	\$0	\$6,533	\$3,305	14.32%
24	AMERICAN FIDELITY ASSURANCE COMPANY	0.09%	120	9,937	\$4,572,182	\$12,932	\$3,573,611	\$425,416	78.44%
25	AMERICAN FIDELITY LIFE INSURANCE CO	0.01%	251	2,215	\$412,389	\$1,381	\$256,448	\$27,771	62.52%
26	AMERICAN FINANCIAL SECURITY LIFE INS COMPANY	0.00%	392	8	\$9,111	\$0	\$0	\$133	0.00%
27	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	339	432	\$56,857	\$0	\$35,567	\$22,496	62.56%
28	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.21%	88	119,525	\$10,469,162	\$29,804	\$10,464,854	\$873,622	100.24%
29	AMERICAN GENERAL LIFE INSURANCE CO	1.52%	16	62,214	\$77,855,832	\$2,068,676	\$40,563,770	\$10,236,408	54.76%
30	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	326	4,129	\$71,499	\$4,689	\$333,221	\$8,137	472.61%
31	AMERICAN HERITAGE LIFE INSURANCE CO	0.07%	134	15,239	\$3,676,488	\$0	\$3,216,456	\$631,011	87.49%
32	AMERICAN HOME LIFE INSURANCE CO	0.03%	172	5,254	\$1,615,316	\$35,096	\$844,244	\$195,338	54.44%
33	AMERICAN INCOME LIFE INSURANCE CO	0.19%	91	28,234	\$9,658,306	\$363	\$2,764,168	\$512,601	28.62%
34	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	360	32	\$40,182	\$0	\$832,171	\$890	2071.00%
35	AMERICAN INVESTORS LIFE INS CO	1.04%	30	6,376	\$53,176,833	\$4,865	\$43,805,728	\$4,455	82.39%
36	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	344	8,310	\$54,873	\$0	\$0	\$5,981	0.00%
37	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.00%	437	0	\$243	\$0	\$10,167	\$0	4183.95%
38	AMERICAN MEMORIAL LIFE INSURANCE CO	0.01%	270	4,433	\$269,239	\$27,297	\$1,039,867	\$17,802	396.36%
39	AMERICAN MODERN LIFE INS CO	0.03%	170	9,855	\$1,694,233	\$0	\$580,004	\$148,547	34.23%
40	AMERICAN NATIONAL INSURANCE COMPANY	0.47%	58	69,426	\$23,963,684	\$64,586	\$14,015,341	\$1,029,112	58.76%
41	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	291	257	\$173,045	\$0	\$14,928	\$31,449	8.63%
42	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	237	906	\$494,746	\$0	\$227,454	\$8,499	45.97%
43	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OF I	0.00%	417	5	\$2,195	\$0	\$0	\$92	0.00%
44	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	386	68	\$15,950	\$0	\$0	\$930	0.00%
45	AMERICAN REPUBLIC INSURANCE COMPANY	0.03%	177	4,674	\$1,502,268	\$22,619	\$1,524,478	\$242,826	102.98%
46	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	425	310	\$1,036	\$0	\$218,391	\$2	21080.21%
47	AMERICAN SKANDIA LIFE ASSURANCE CORP	0.02%	198	392	\$1,000,381	\$0	\$5,944,429	\$10,330	594.22%
48	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	308	242	\$121,252	\$0	\$118,185	\$11,893	97.47%
49	AMERICAN UNITED LIFE INSURANCE CO	0.25%	79	4,131	\$12,916,356	\$307,926	\$4,880,079	\$375,604	40.17%
50	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.06%	148	4,064	\$2,811,014	\$11,444	\$1,738,145	\$193,580	62.24%
51	AMERICOM LIFE & ANNUITY INSURANCE COMPANY	0.01%	254	209	\$397,802	\$0	\$125,748	\$36,115	31.61%
52	AMERITAS LIFE INSURANCE CORP	0.11%	109	2,215	\$5,681,759	\$187,151	\$3,609,810	\$199,004	66.83%
53	AMERITAS VARIABLE LIFE INS CO	0.05%	159	1,676	\$2,315,501	\$0	\$6,362,356	\$164,736	274.77%
54	AMERUS LIFE INSURANCE COMPANY	1.14%	25	9,493	\$58,059,465	\$1,016,384	\$12,197,809	\$765,335	22.76%
55	AMICA LIFE INSURANCE COMPANY	0.00%	287	194	\$178,860	\$0	\$72,003	\$43,377	40.26%
56	ANNUITY & LIFE REASSURANCE AMERICA INC	0.00%	292	192	\$162,598	\$0	\$143,811	\$9,202	88.45%
57	ANNUITY INVESTORS LIFE INSURANCE CO	0.01%	224	374	\$615,299	\$0	\$1,103,068	\$0	179.27%
58	ANTHEM LIFE INSURANCE COMPANY	0.00%	383	45	\$16,380	\$0	\$190,154	\$650	1160.89%
59	ASSURED LIFE ASSOCIATION	0.00%	364	207	\$35,750	\$388	\$75,376	\$1,820	211.93%
60	ASSURITY LIFE INSURANCE COMPANY	0.03%	175	6,227	\$1,517,656	\$239,692	\$2,208,754	\$145,006	161.33%
61	ATLANTA LIFE INSURANCE COMPANY	0.00%	304	7,149	\$129,089	\$0	\$294,323	\$11,211	228.00%
62	AURORA NATIONAL LIFE ASSURANCE CO	0.02%	186	690	\$1,240,271	\$0	\$4,133,550	\$55,055	333.28%
63	AUTO CLUB LIFE INS CO	0.00%	380	86	\$17,472	\$0	\$1,230	\$2,954	7.04%
64	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	158	5,135	\$2,401,432	\$0	\$904,400	\$450,893	37.66%
65	AVIVA LIFE INSURANCE COMPANY	0.11%	108	1,548	\$5,798,976	\$0	\$1,910,582	\$101,350	32.95%
66	AXA EQUITABLE LIFE INSURANCE COMPANY	1.45%	17	43,821	\$74,121,434	\$5,571,002	\$56,838,692	\$5,469,979	84.20%
67	AXA LIFE AND ANNUITY COMPANY	0.01%	221	517	\$648,448	\$0	\$913,004	\$145,236	140.80%
68	BALBOA LIFE INSURANCE COMPANY	0.00%	318	307	\$87,743	\$0	\$105,277	\$23,313	119.98%
69	BALTIMORE LIFE INS CO THE	0.00%	299	479	\$138,441	\$27,318	\$376,874	\$10,418	291.96%
70	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	325	360	\$77,121	\$0	\$103,404	\$1,697	134.08%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	BANKERS LIFE AND CASUALTY COMPANY	0.50%	54	24,421	\$25,449,617	\$51,931	\$43,062,694	\$347,141	169.41%
72	BANKERS LIFE INSURANCE COMPANY	0.01%	267	147	\$282,640	\$0	\$24,198	\$1,954	8.56%
73	BANNER LIFE INSURANCE COMPANY	0.14%	101	9,596	\$7,095,468	\$75,453	\$1,761,968	\$3,856,598	25.90%
74	BCS LIFE INSURANCE COMPANY	0.00%	426	1	\$774	\$0	\$0	\$10	0.00%
75	BENEFICIAL LIFE INSURANCE COMPANY	0.02%	190	340	\$1,174,383	\$10,307	\$676,101	\$19,239	58.45%
76	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	444	0	\$0	\$0	\$98,291	\$0	N/A
77	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	338	43	\$57,163	\$0	\$0	\$44,974	0.00%
78	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.09%	122	22,538	\$4,498,430	\$1,500	\$1,277,163	\$378,833	28.42%
79	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	408	31	\$4,426	\$0	\$103	\$1,173	2.33%
80	C M LIFE INSURANCE COMPANY	0.40%	66	8,071	\$20,279,304	\$0	\$38,170,487	\$954,528	188.22%
81	CANADA LIFE ASSURANCE COMPANY	0.06%	145	834	\$2,966,578	\$493,195	\$5,124,959	\$254,544	189.38%
82	CANADA LIFE INSURANCE CO OF AMERICA	0.00%	324	406	\$78,293	\$0	\$2,734,058	\$3,230	3492.08%
83	CAPITAL RESERVE LIFE INSURANCE CO	0.07%	133	10,878	\$3,692,615	\$0	\$2,177,484	\$24,498	58.97%
84	CAPITOL LIFE INSURANCE COMPANY	0.00%	444	7	\$0	\$0	\$67,004	\$0	N/A
85	CATHOLIC FAMILY LIFE INSURANCE	0.00%	378	158	\$18,439	\$1,285	\$10,516	\$2,979	64.00%
86	CATHOLIC FRATERNAL LIFE	0.00%	343	389	\$55,830	\$0	\$90,113	\$3,620	161.41%
87	CATHOLIC KNIGHTS	0.01%	258	3,161	\$343,799	\$0	\$735,538	\$28,509	213.94%
88	CATHOLIC ORDER OF FORESTERS	0.00%	282	1,224	\$194,435	\$31,715	\$75,108	\$11,020	54.94%
89	CELTIC INSURANCE COMPANY	0.00%	433	1	\$375	\$0	\$10,000	\$60	2666.67%
90	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	283	106	\$192,997	\$0	\$0	\$3,566	0.00%
91	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	220	10,025	\$651,042	\$6,211	\$893,600	\$39,963	138.21%
92	CENTRAL STATES HEALTH & LIFE COMPANY	0.01%	260	3,133	\$316,679	\$11,625	\$414,410	\$22,036	134.53%
93	CENTRAL UNITED LIFE INSURANCE CO	0.00%	281	806	\$195,457	\$1,719	\$336,160	\$18,613	172.87%
94	CENTURION LIFE INSURANCE COMPANY	0.21%	87	925	\$10,571,219	\$0	\$324,159	\$0	3.07%
95	CENTURY LIFE ASSURANCE COMPANY	0.00%	420	1	\$1,432	\$0	\$0	\$4	0.00%
96	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	401	113	\$6,000	\$0	\$663,440	\$2,358	11057.33%
97	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.13%	102	10,442	\$6,632,108	\$498	\$6,182,840	\$2,150,139	93.23%
98	CHASE INSURANCE LIFE COMPANY	0.08%	127	7,967	\$4,017,488	\$0	\$3,286,193	\$1,551,400	81.80%
99	CHASE LIFE & ANNUITY COMPANY	0.00%	381	30	\$16,903	\$0	\$0	\$1,421	0.00%
100	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.01%	242	4,722	\$468,424	\$0	\$156,596	\$31,647	33.43%
101	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	195	2,053	\$1,064,165	\$468	\$216,190	\$92,224	20.36%
102	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	279	346	\$196,405	\$0	\$17,968	\$3,395	9.15%
103	CHURCH LIFE INSURANCE CORPORATION	0.02%	187	66	\$1,239,717	\$0	\$980,099	\$385	79.06%
104	CICA LIFE INSURANCE COMPANY OF AMERICA	0.05%	157	2,070	\$2,502,983	\$1,027	\$406,561	\$68,776	16.28%
105	CINCINNATI LIFE INSURANCE COMPANY THE	0.12%	106	9,597	\$6,149,549	\$0	\$3,422,133	\$1,987,024	55.65%
106	CITIZENS SECURITY LIFE INS CO	0.00%	293	740	\$162,405	\$0	\$119,438	\$4,719	73.54%
107	COLONIAL LIFE & ACCIDENT INS CO	0.04%	166	7,351	\$1,948,932	\$0	\$576,840	\$315,901	29.60%
108	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	269	4,383	\$274,937	\$0	\$561,947	\$5,684	204.39%
109	COLORADO BANKERS LIFE INS CO	0.01%	248	1,289	\$438,537	\$0	\$151,708	\$54,067	34.59%
110	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	302	1,474	\$131,873	\$0	\$1,046,448	\$12,187	793.53%
111	COLUMBIAN LIFE INSURANCE COMPANY	0.02%	210	2,181	\$817,956	\$354	\$293,915	\$35,435	35.98%
112	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	409	39	\$4,302	\$2,680	\$12,951	\$845	363.34%
113	COLUMBUS LIFE INSURANCE COMPANY	0.03%	173	757	\$1,593,912	\$45,129	\$467,318	\$84,566	32.15%
114	COMBINED INSURANCE CO OF AMERICA	0.04%	167	14,905	\$1,932,477	\$0	\$1,761,973	\$117,018	91.18%
115	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.05%	153	5,375	\$2,606,797	\$0	\$57,982,941	\$344,976	2224.30%
116	COMPANION LIFE INSURANCE COMPANY	0.00%	415	16	\$2,662	\$0	\$0	\$270	0.00%
117	COMPBENEFITS INSURANCE COMPANY	0.00%	407	40	\$4,520	\$0	\$2,950	\$343	65.27%
118	CONNECTICUT GENERAL LIFE INS CO	0.09%	119	3,135	\$4,613,110	\$742,459	\$26,607,452	\$714,740	592.87%
119	CONSECO HEALTH INSURANCE COMPANY	0.00%	312	322	\$112,173	\$0	\$32,281	\$2,268	28.78%
120	CONSECO INSURANCE COMPANY	0.04%	160	4,307	\$2,214,253	\$331	\$14,254,884	\$20,308	643.79%
121	CONSECO LIFE INSURANCE CO	0.06%	139	7,525	\$3,309,165	\$33,353	\$9,343,732	\$543,163	283.37%
122	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	284	598	\$183,298	\$0	\$244,736	\$4,868	133.52%
123	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	331	447	\$60,626	\$0	\$103,117	\$5,120	170.09%
124	CONTINENTAL ASSURANCE COMPANY	0.01%	222	1,575	\$629,407	\$410,067	\$3,949,312	\$59	692.62%
125	CONTINENTAL GENERAL INSURANCE CO	0.03%	174	2,208	\$1,556,963	\$93	\$1,680,890	\$64,084	107.97%
126	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	233	1,772	\$556,852	\$0	\$120,931	\$14,299	21.72%
127	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.02%	196	567	\$1,054,686	\$0	\$1,022,798	\$6,353	96.98%
128	COUNTRY LIFE INSURANCE COMPANY	0.07%	135	11,293	\$3,606,665	\$1,191,202	\$2,276,784	\$830,796	96.15%
129	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	332	621	\$59,745	\$5,942	\$120,555	\$4,882	211.73%
130	CROWN LIFE INSURANCE COMPANY	0.02%	201	1,108	\$909,045	\$285,396	\$2,827,400	\$102,311	342.42%
131	CSA FRATERNAL LIFE	0.00%	375	596	\$23,008	\$0	\$103,597	\$3,001	450.27%
132	CUNA MUTUAL INSURANCE SOCIETY	0.02%	203	1,340	\$864,337	\$34,754	\$864,009	\$10,042	103.98%
133	CUNA MUTUAL LIFE INSURANCE COMPANY	0.16%	94	4,856	\$8,340,450	\$295,073	\$16,289,316	\$279,898	198.84%
134	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	340	607	\$56,684	\$0	\$379,622	\$4,289	669.72%
135	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	286	1,139	\$179,186	\$0	\$0	\$11,825	0.00%
136	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	349	209	\$46,308	\$57	\$95,007	\$1,722	205.29%
137	EMC NATIONAL LIFE COMPANY	0.10%	115	6,957	\$5,016,415	\$75,761	\$4,842,193	\$336,971	98.04%
138	EMPLOYEES LIFE COMPANY (MUTUAL)	0.02%	194	240	\$1,081,477	\$492	\$684,865	\$2,246	63.37%
139	EPIC LIFE INSURANCE COMPANY THE	0.00%	435	1	\$372	\$0	\$0	\$5	0.00%
140	EQUITABLE LIFE & CASUALTY INS CO	0.01%	218	2,434	\$675,458	\$25	\$462,155	\$13,906	68.42%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	EQUITABLE RESERVE ASSOCIATION	0.00%	399	296	\$6,899	\$9,554	\$59,036	\$1,217	994.20%
142	EQUITRUST LIFE INSURANCE COMPANY	1.12%	26	2,532	\$57,042,005	\$0	\$3,028,377	\$3,818	5.31%
143	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.04%	169	6,585	\$1,811,684	\$138,514	\$3,092,054	\$113,731	178.32%
144	FAMILY LIFE INSURANCE COMPANY	0.01%	261	801	\$314,910	\$0	\$320,718	\$33,899	101.84%
145	FAMILY SERVICE LIFE INS CO	0.00%	441	589	\$54	\$0	\$699,381	\$2,800	1295150.00%
146	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.58%	45	55,597	\$29,701,005	\$2,841,314	\$15,731,526	\$3,242,609	62.53%
147	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.00%	329	180	\$63,473	\$8,164	\$105,735	\$3,972	179.44%
148	FARMERS NEW WORLD LIFE INSURANCE CO	0.54%	51	59,585	\$27,330,450	\$32,470	\$22,255,336	\$5,004,462	81.55%
149	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	285	502	\$180,072	\$6,621	\$114,055	\$26,671	67.02%
150	FEDERATED LIFE INSURANCE COMPANY	0.09%	121	3,253	\$4,537,484	\$0	\$2,492,871	\$784,899	54.94%
151	FIDELITY INVESTMENTS LIFE INS CO	0.36%	69	2,311	\$18,241,499	\$0	\$21,740,605	\$83,148	119.18%
152	FIDELITY LIFE ASSOCIATION A MUTUAL LEGAL	0.01%	226	1,282	\$598,784	\$41,441	\$1,441,944	\$323,079	247.73%
153	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.05%	156	5,122	\$2,519,234	\$0	\$1,935,566	\$21,939	76.83%
154	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.01%	265	893	\$305,870	\$295,669	\$714,097	\$20,123	330.13%
155	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.00%	416	57	\$2,563	\$191	\$3,261	\$155	134.69%
156	FIRST GUARANTY INSURANCE COMPANY	0.00%	413	4	\$2,979	\$0	\$0	\$36	0.00%
157	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	374	23	\$24,791	\$0	\$0	\$753	0.00%
158	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	274	461	\$235,223	\$1,535	\$731,166	\$20,718	311.49%
159	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.08%	128	8,556	\$3,990,298	\$0	\$5,125,811	\$2,275,916	128.46%
160	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	346	833	\$53,493	\$0	\$444,911	\$4,473	831.72%
161	FORT DEARBORN LIFE INSURANCE COMPANY	0.06%	147	647	\$2,813,625	\$0	\$289,361	\$4,876	10.28%
162	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	414	9	\$2,704	\$0	\$0	\$413	0.00%
163	FUNERAL DIRECTORS LIFE INSURANCE CO	0.02%	191	395	\$1,127,377	\$0	\$94,712	\$1,357	8.40%
164	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	230	1,163	\$586,437	\$0	\$245,116	\$80,341	41.80%
165	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.84%	36	38,593	\$42,729,944	\$25,277,837	\$82,467,976	\$4,922,834	252.16%
166	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	444	22	-\$629	\$0	\$0	\$126	0.00%
167	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.57%	47	5,275	\$29,107,708	\$0	\$41,711,947	\$283,543	143.30%
168	GENWORTH LIFE AND HEALTH INSURANCE CO	0.00%	444	15	\$0	\$0	\$44,630	\$0	N/A
169	GENWORTH LIFE INSURANCE COMPANY	0.23%	82	4,223	\$11,707,559	\$0	\$20,740,349	\$1,015,016	177.15%
170	GERBER LIFE INSURANCE COMPANY	0.08%	125	64,737	\$4,203,643	\$0	\$619,814	\$678,531	14.74%
171	GLOBE LIFE AND ACCIDENT INS CO	0.15%	97	113,319	\$7,697,107	\$4,371	\$3,440,406	\$926,694	44.75%
172	GOLDEN RULE INSURANCE COMPANY	0.21%	85	4,204	\$10,681,017	\$5,039	\$6,357,707	\$310,214	59.57%
173	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	271	600	\$265,516	\$77,963	\$349,197	\$18,573	160.88%
174	GRANGE LIFE INSURANCE COMPANY	0.00%	356	69	\$42,686	\$0	\$0	\$12,429	0.00%
175	GREAT AMERICAN LIFE INSURANCE CO	0.29%	74	3,180	\$15,035,935	\$0	\$6,270,117	\$314,146	41.70%
176	GREAT SOUTHERN LIFE INSURANCE CO	0.02%	207	2,114	\$844,557	\$87	\$1,031,869	\$123,925	122.19%
177	GREAT WEST LIFE & ANNUITY INS CO	0.15%	99	9,670	\$7,646,332	\$599,966	\$3,445,663	\$679,488	52.91%
178	GREAT WEST LIFE ASSURANCE COMPANY	0.01%	235	1,240	\$524,599	\$8,936	\$703,827	\$64,281	135.87%
179	GREAT WESTERN INSURANCE COMPANY	0.00%	367	60	\$34,462	\$4,741	\$18,161	\$276	66.46%
180	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	314	391	\$107,005	\$5,422	\$599,721	\$2,024	565.53%
181	GUARANTEE TRUST LIFE INSURANCE CO	0.02%	200	7,588	\$932,087	\$0	\$600,414	\$64,002	64.42%
182	GUARANTY INCOME LIFE INSURANCE CO	0.02%	205	428	\$855,018	\$3,632	\$1,404,304	\$7,420	164.67%
183	GUARDIAN INSURANCE & ANNUITY CO INC	0.11%	110	868	\$5,677,041	\$0	\$9,445,904	\$40,363	166.39%
184	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.22%	83	6,077	\$11,227,684	\$3,769,754	\$6,787,780	\$1,166,757	94.03%
185	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.01%	247	324	\$449,318	\$2,901	\$1,130,963	\$98,341	252.35%
186	HARTFORD LIFE AND ANNUITY INSURANCE CO	4.49%	1	34,345	\$229,463,879	\$121	\$256,860,249	\$2,474,424	111.94%
187	HARTFORD LIFE INSURANCE COMPANY	1.38%	20	25,631	\$70,449,534	\$34,038	\$123,866,219	\$1,494,983	175.87%
188	HCC LIFE INSURANCE COMPANY	0.00%	396	16	\$7,608	\$0	\$96,754	\$1,047	1271.74%
189	HEALTHY ALLIANCE LIFE INSURANCE CO	0.00%	309	1,761	\$121,190	\$0	\$75,000	\$49,255	61.89%
190	HERITAGE LIFE INSURANCE COMPANY	0.00%	444	2	\$0	\$0	\$0	\$41	N/A
191	HOLY FAMILY SOCIETY OF THE USA	0.00%	323	278	\$78,819	\$0	\$60,225	\$1,238	76.41%
192	HOMESTEADERS LIFE COMPANY	0.00%	295	4,623	\$155,110	\$0	\$410,247	\$5,548	264.49%
193	HORACE MANN LIFE INSURANCE COMPANY	0.08%	131	3,827	\$3,831,986	\$0	\$3,591,118	\$92,646	93.71%
194	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	406	43	\$5,124	\$0	\$0	\$3,490	0.00%
195	HUMANA INSURANCE COMPANY	0.00%	359	190	\$40,983	\$0	\$0	\$16,785	0.00%
196	HUMANADENTAL INSURANCE COMPANY	0.00%	350	187	\$45,914	\$1,375	\$96,015	\$2,690	212.11%
197	IDEALIFE INSURANCE COMPANY	0.00%	305	473	\$124,991	\$0	\$74,433	\$6,247	59.55%
198	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.10%	116	3,568	\$4,892,785	\$30,018	\$1,211,293	\$208,966	25.37%
199	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	444	9	\$0	\$0	\$0	\$1,025	N/A
200	INDEPENDENT ORDER OF FORESTERS THE	0.07%	137	4,189	\$3,442,274	\$288,528	\$2,446,859	\$156,581	79.46%
201	INDIANAPOLIS LIFE INSURANCE CO	0.09%	117	3,078	\$4,801,324	\$245,226	\$1,377,569	\$439,227	33.80%
202	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDEN	0.00%	276	2,124	\$200,354	\$0	\$380,045	\$36,770	189.69%
203	INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE CO	0.00%	369	14	\$31,227	\$0	\$49,182	\$948	157.50%
204	ING LIFE INSURANCE AND ANNUITY COMPANY	0.10%	114	5,493	\$5,200,946	\$0	\$19,517,350	\$484,115	375.27%
205	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1.04%	31	9,772	\$52,946,618	\$257,817	\$53,344,130	\$86,746	101.24%
206	INTEGRITY LIFE INS CO	0.15%	96	1,263	\$7,885,194	\$0	\$7,344,299	\$12,944	93.14%
207	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	421	13	\$1,381	\$0	\$41,403	\$19	2998.04%
208	INVESTORS GUARANTY LIFE INS CO	0.00%	357	190	\$41,886	\$0	\$37,482	\$1,555	89.49%
209	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	337	251	\$57,361	\$3,937	\$69,333	\$1,014	127.73%
210	INVESTORS INSURANCE CORPORATION	0.01%	236	158	\$512,260	\$151	\$1,608,127	\$128	313.96%



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TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
211	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.01%	215	1,867	\$738,063	\$1,963	\$1,935,996	\$90,341	262.57%
212	JACKSON NATIONAL LIFE INSURANCE CO	3.23%	7	39,733	\$165,080,719	\$503	\$133,841,832	\$3,072,843	81.08%
213	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.08%	126	1,809	\$4,120,727	\$121,146	\$3,974,355	\$62,156	99.39%
214	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.11%	111	13,551	\$5,522,060	\$62,882	\$13,002,587	\$1,130,140	236.60%
215	JEFFERSON PILOT LIFE INS CO	0.85%	35	7,329	\$43,203,142	\$85,893	\$35,657,769	\$823,772	82.73%
216	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.03%	179	111	\$1,432,927	\$1,731	\$212,173	\$411	14.93%
217	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	256	530	\$381,521	\$0	\$858,517	\$34,668	225.02%
218	JOHN HANCOCK LIFE INSURANCE COMPANY	0.19%	89	33,115	\$9,818,149	\$3,549,477	\$29,102,814	\$802,841	332.57%
219	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	2.75%	9	5,297	\$140,552,480	\$6,682,711	\$14,844,430	\$3,080,090	15.32%
220	JOHN HANCOCK VARIABLE LIFE INS CO	0.35%	72	7,807	\$17,735,776	\$209,510	\$21,680,265	\$2,273,644	123.42%
221	KANAWHA INSURANCE COMPANY	0.00%	333	553	\$59,418	\$0	\$55,000	\$19,817	92.56%
222	KANSAS CITY LIFE INSURANCE COMPANY	0.35%	71	24,923	\$17,807,699	\$291,307	\$37,113,170	\$1,475,630	210.05%
223	KEMPER INVESTORS LIFE INS CO	0.05%	154	2,447	\$2,603,970	\$0	\$19,525,435	\$71,268	749.83%
224	KNIGHTS OF COLUMBUS	0.47%	59	59,735	\$23,838,063	\$10,943,439	\$15,094,715	\$2,164,553	109.23%
225	LAFAYETTE LIFE INSURANCE CO THE	0.05%	152	2,529	\$2,629,102	\$455,305	\$1,449,078	\$145,537	72.43%
226	LEWER LIFE INSURANCE COMPANY	0.00%	404	17	\$5,396	\$0	\$0	\$189	0.00%
227	LIBERTY LIFE ASSUR CO OF BOSTON	0.03%	182	3,906	\$1,293,482	\$183,594	\$2,605,073	\$248,377	215.59%
228	LIBERTY LIFE INSURANCE COMPANY	0.29%	76	10,068	\$14,753,097	\$22,507	\$16,926,319	\$529,012	114.88%
229	LIBERTY NATIONAL LIFE INSURANCE CO	0.05%	150	4,803	\$2,701,809	\$144	\$631,102	\$309,877	23.36%
230	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	322	90	\$78,919	\$0	\$1,701,303	\$3,303	2155.76%
231	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.08%	124	2,220	\$4,205,189	\$0	\$4,732,127	\$126,656	112.53%
232	LIFE INVESTORS INS CO OF AMERICA	0.06%	142	7,320	\$3,158,788	\$54,589	\$6,488,491	\$502,777	207.14%
233	LIFE OF THE SOUTH INSURANCE COMPANY	0.02%	211	857	\$798,299	\$0	\$14,128	\$10,018	1.77%
234	LINCOLN BENEFIT LIFE COMPANY	0.83%	37	14,043	\$42,586,046	\$4,271	\$31,709,421	\$3,078,917	74.47%
235	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.06%	140	11,388	\$3,301,477	\$28,126	\$2,624,910	\$66,409	80.36%
236	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	0.49%	55	78,194	\$25,067,153	\$0	\$24,676,898	\$144,980	98.44%
237	LINCOLN NATIONAL LIFE INSURANCE CO	4.21%	2	26,347	\$214,930,095	\$209,000	\$185,501,071	\$3,258,040	86.40%
238	LOYAL AMERICAN LIFE INSURANCE CO	0.01%	264	1,686	\$306,086	\$2,651	\$605,570	\$26,215	198.71%
239	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	388	120	\$13,341	\$0	\$208,806	\$1,282	1565.15%
240	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	238	2,107	\$485,145	\$3,300	\$468,287	\$27,441	97.21%
241	MAGNA INSURANCE COMPANY	0.00%	376	61	\$22,077	\$0	\$10,284	\$444	46.58%
242	MANHATTAN LIFE INSURANCE COMPANY	0.00%	277	622	\$199,149	\$28,818	\$531,890	\$18,395	281.55%
243	MANHATTAN NATIONAL LIFE INS CO	0.03%	183	1,953	\$1,287,522	\$3	\$979,675	\$239,146	76.09%
244	MANULIFE INSURANCE COMPANY	0.00%	354	98	\$43,387	\$0	\$53,725	\$25,329	123.83%
245	MARQUETTE NATIONAL LIFE INS CO	0.00%	427	5	\$753	\$0	\$0	\$48	0.00%
246	MASSACHUSETTS MUTUAL LIFE INS CO	1.38%	19	32,483	\$70,508,017	\$19,705,796	\$61,694,720	\$3,372,731	115.45%
247	MEDICO LIFE INSURANCE COMPANY	0.00%	348	281	\$47,363	\$3,302	\$42,396	\$1,503	96.48%
248	MEGA LIFE AND HEALTH INS CO THE	0.01%	243	1,675	\$467,960	\$16,025	\$634,682	\$59,625	139.05%
249	MEMBERS LIFE INSURANCE COMPANY	0.00%	412	25	\$3,998	\$0	\$6,169	\$393	154.30%
250	MERIT LIFE INSURANCE CO	0.02%	214	9,133	\$780,727	\$0	\$198,923	\$72,695	25.48%
251	MERRILL LYNCH LIFE INSURANCE COMPANY	0.21%	84	1,309	\$10,933,885	\$0	\$17,086,967	\$102,451	156.28%
252	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.54%	50	19,153	\$27,818,514	\$0	\$1,645,166	\$271,988	5.91%
253	METLIFE INVESTORS INSURANCE COMPANY	1.11%	27	11,262	\$56,800,280	\$0	\$97,172,162	\$54,337	171.08%
254	METLIFE INVESTORS USA INSURANCE COMPANY	1.34%	21	8,370	\$68,202,746	\$0	\$52,671,286	\$1,016,537	77.23%
255	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.25%	80	5,183	\$12,556,606	\$0	\$35,048,112	\$1,017,861	279.12%
256	METROPOLITAN LIFE INSURANCE COMPANY	1.92%	12	235,093	\$97,862,584	\$26,743,638	\$156,102,621	\$5,374,018	186.84%
257	METROPOLITAN TOWER LIFE INSURANCE CO	0.06%	144	7,582	\$3,087,453	\$0	\$11,165,819	\$544,982	361.65%
258	MIDLAND NATIONAL LIFE INSURANCE CO	0.83%	38	11,474	\$42,191,073	\$21,667	\$17,777,595	\$1,185,837	42.19%
259	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	321	251	\$83,578	\$181	\$42,406	\$8,820	50.95%
260	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	355	207	\$42,950	\$3,933	\$152,665	\$5,242	364.61%
261	MINNESOTA LIFE INSURANCE COMPANY	0.55%	48	9,987	\$28,150,895	\$977,631	\$12,953,145	\$2,459,190	49.49%
262	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.00%	432	1	\$507	\$0	\$0	\$10	0.00%
263	MML BAY STATE LIFE INS CO	0.03%	176	1,429	\$1,512,588	\$0	\$3,594,143	\$240,108	237.62%
264	MODERN WOODMEN OF AMERICA	0.33%	73	27,631	\$16,745,021	\$800,636	\$12,707,893	\$764,983	80.67%
265	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	372	8	\$27,655	\$0	\$9,394	\$1,271	33.97%
266	MONITOR LIFE INSURANCE CO OF NY	0.00%	393	120	\$8,966	\$667	\$2,906	\$1,145	39.85%
267	MONUMENTAL LIFE INSURANCE COMPANY	0.11%	113	33,922	\$5,485,019	\$4,013	\$11,577,889	\$467,264	211.16%
268	MONY LIFE INS CO OF AMERICA	0.05%	149	1,945	\$2,756,584	\$0	\$10,168,481	\$536,751	368.88%
269	MONY LIFE INSURANCE COMPANY	0.07%	132	8,021	\$3,719,795	\$1,655,183	\$7,807,428	\$322,961	254.39%
270	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	307	296	\$121,563	\$0	\$80,034	\$11,848	65.84%
271	MTL INSURANCE COMPANY	0.06%	143	1,561	\$3,131,306	\$167,550	\$6,917,047	\$177,086	226.25%
272	MUTUAL OF AMERICA LIFE INSURANCE CO	0.17%	92	1,216	\$8,788,790	\$1,126	\$3,265,728	\$2,447	37.17%
273	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	390	77	\$10,479	\$2,105	\$26,371	\$2,233	271.74%
274	NATIONAL BENEFIT LIFE INSURANCE CO	0.01%	223	7,219	\$618,486	\$0	\$186,483	\$110,705	30.15%
275	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	370	133	\$29,478	\$1,564	\$7,845	\$1,548	31.92%
276	NATIONAL FARMERS UNION LIFE INS CO	0.01%	266	604	\$297,478	\$1,183	\$387,687	\$21,023	130.72%
277	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	384	159	\$16,288	\$129	\$17,780	\$1,573	109.95%
278	NATIONAL GUARDIAN LIFE INSURANCE CO	0.01%	231	2,559	\$583,510	\$29,085	\$817,598	\$75,720	145.10%
279	NATIONAL LIFE INSURANCE COMPANY	0.14%	100	3,490	\$7,354,953	\$3,815,285	\$6,326,926	\$512,522	137.90%
280	NATIONAL STATES INSURANCE COMPANY	0.02%	193	2,611	\$1,084,310	\$0	\$740,585	\$21,313	68.30%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	317	424	\$97,141	\$0	\$50,100	\$24,198	51.57%
282	NATIONAL WESTERN LIFE INSURANCE CO	0.12%	107	4,294	\$5,945,468	\$7,007	\$4,431,441	\$71,437	74.65%
283	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.01%	239	391	\$482,000	\$1,850	\$1,096,560	\$77,148	227.89%
284	NATIONWIDE LIFE AND ANNUITY INS CO	0.04%	161	1,584	\$2,155,684	\$0	\$20,255,559	\$157,011	939.63%
285	NATIONWIDE LIFE INSURANCE COMPANY	1.41%	18	10,447	\$72,161,151	\$12,006	\$70,281,048	\$741,674	97.41%
286	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.04%	168	2,804	\$1,886,431	\$447,023	\$2,936,342	\$215,172	179.35%
287	NEW ENGLAND LIFE INSURANCE COMPANY	0.40%	67	5,510	\$20,275,000	\$75,541	\$13,836,136	\$1,323,660	68.61%
288	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	411	109	\$4,005	\$0	\$33,548	\$388	837.65%
289	NEW YORK LIFE INS & ANNUITY CORPORATION	3.32%	6	24,207	\$169,472,980	\$0	\$92,168,799	\$2,304,935	54.39%
290	NEW YORK LIFE INSURANCE COMPANY	0.72%	41	69,198	\$36,633,447	\$20,550,912	\$45,465,218	\$4,775,371	180.21%
291	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.44%	63	8,815	\$22,371,932	\$0	\$13,093,361	\$1,924,716	58.53%
292	NORTH AMERICAN INSURANCE COMPANY	0.00%	423	2	\$1,169	\$0	\$4,000	\$8	342.17%
293	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	419	5,246	\$1,633	\$686	\$1,132	\$2,318	111.33%
294	NORTHWESTERN MUTUAL LIFE INS CO	3.58%	5	123,561	\$182,696,318	\$78,431,201	\$112,636,399	\$22,030,369	104.58%
295	NYLIFE INSURANCE CO OF ARIZONA	0.03%	185	1,527	\$1,278,516	\$0	\$600,451	\$619,758	46.96%
296	OCCIDENTAL LIFE INS CO OF NC	0.00%	294	398	\$156,512	\$3,161	\$103,108	\$14,024	67.90%
297	OHIO NATIONAL LIFE ASSURANCE CORP	0.29%	77	4,479	\$14,573,509	\$0	\$6,330,482	\$1,413,754	43.44%
298	OHIO NATIONAL LIFE INS CO THE	0.81%	39	14,660	\$41,397,572	\$710,086	\$100,486,302	\$103,738	244.45%
299	OHIO STATE LIFE INSURANCE CO THE	0.02%	188	2,761	\$1,223,709	\$2,411	\$1,294,493	\$196,276	105.98%
300	OLD AMERICAN INSURANCE COMPANY	0.11%	112	22,795	\$5,487,402	\$0	\$4,527,980	\$90,620	82.52%
301	OLD RELIANCE INSURANCE COMPANY	0.00%	288	769	\$177,082	\$0	\$72,349	\$4,912	40.86%
302	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	241	2,099	\$472,315	\$0	\$18,662	\$184,465	3.95%
303	OLD UNITED LIFE INSURANCE COMPANY	0.00%	410	32	\$4,097	\$0	\$0	\$330	0.00%
304	OM FINANCIAL LIFE INSURANCE COMPANY	1.22%	23	14,386	\$62,479,130	\$6,142	\$29,231,533	\$1,263,401	46.80%
305	ONENATION INSURANCE COMPANY	0.00%	444	2	\$0	\$0	\$0	\$30	N/A
306	OXFORD LIFE INSURANCE COMPANY	0.00%	311	342	\$115,326	\$0	\$142,362	\$3,347	123.44%
307	OZARK NATIONAL LIFE INSURANCE COMPANY	0.40%	65	53,415	\$20,453,933	\$77,141	\$9,250,535	\$1,898,012	45.60%
308	PACIFIC GUARDIAN LIFE INS CO LTD	0.00%	389	0	\$12,010	\$130	\$0	\$0	1.08%
309	PACIFIC LIFE & ANNUITY COMPANY	0.00%	444	49	\$0	\$0	\$590,763	\$0	N/A
310	PACIFIC LIFE INSURANCE CO	3.12%	8	15,428	\$159,441,788	\$148,289	\$121,792,299	\$3,809,742	76.48%
311	PAN AMERICAN ASSURANCE CO	0.01%	246	739	\$449,595	\$0	\$740,498	\$46,302	164.70%
312	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	296	480	\$152,596	\$34,814	\$101,118	\$13,781	89.08%
313	PARK AVENUE LIFE INSURANCE CO	0.00%	391	17	\$9,221	\$0	\$12,326	\$508	133.67%
314	PAUL REVERE LIFE INSURANCE CO	0.00%	347	1,147	\$50,567	\$0	\$146,445	\$3,877	289.61%
315	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	289	424	\$174,798	\$0	\$142,365	\$20,770	81.45%
316	PEKIN LIFE INSURANCE COMPANY	0.01%	252	557	\$407,791	\$666	\$366,783	\$50,567	90.11%
317	PENN INSURANCE & ANNUITY CO THE	0.00%	290	250	\$173,608	\$0	\$962,677	\$25,469	554.51%
318	PENN MUTUAL LIFE INSURANCE CO THE	0.08%	130	5,214	\$3,922,923	\$467,326	\$3,694,929	\$263,719	106.10%
319	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	368	77	\$34,278	\$0	\$27,242	\$501	79.47%
320	PENNSYLVANIA LIFE INSURANCE COMPANY	0.02%	189	1,601	\$1,199,668	\$0	\$713,284	\$34,744	59.46%
321	PEOPLES BENEFIT LIFE INSURANCE CO	0.58%	46	6,512	\$29,490,535	\$1,558	\$14,868,862	\$112,804	50.42%
322	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	273	702	\$247,523	\$73	\$65,210	\$49,296	26.37%
323	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	394	122	\$8,670	\$0	\$1,950	\$1,860	22.49%
324	PHILADELPHIA UNITED LIFE INS CO	0.00%	444	9	\$0	\$0	\$0	\$9	N/A
325	PHL VARIABLE INSURANCE COMPANY	0.52%	53	4,487	\$26,318,469	\$0	\$25,309,965	\$2,040,542	96.17%
326	PHOENIX LIFE AND ANNUITY COMPANY	0.02%	192	737	\$1,108,220	\$0	\$0	\$638,675	0.00%
327	PHOENIX LIFE INSURANCE COMPANY	0.48%	56	13,435	\$24,693,823	\$8,934,024	\$48,128,113	\$2,444,921	231.08%
328	PHYSICIANS LIFE INSURANCE COMPANY	0.09%	118	16,283	\$4,693,717	\$0	\$4,676,562	\$108,697	99.63%
329	PIONEER AMERICAN INSURANCE COMPANY	0.00%	363	121	\$35,943	\$0	\$971	\$4,130	2.70%
330	PIONEER MUTUAL LIFE INS CO	0.01%	234	455	\$524,631	\$2,723	\$511,508	\$45,086	98.02%
331	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	371	69	\$28,829	\$0	\$131	\$2,274	0.45%
332	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	319	1,492	\$86,819	\$22,442	\$148,832	\$6,883	197.28%
333	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.01%	262	789	\$311,786	\$862	\$344,195	\$2,021	110.67%
334	PRESIDENTIAL LIFE INSURANCE CO	0.07%	138	716	\$3,412,316	\$0	\$7,596,586	\$5,760	222.62%
335	PRIMERICA LIFE INSURANCE COMPANY	0.55%	49	38,449	\$27,843,990	\$0	\$15,224,791	\$8,917,510	54.68%
336	PRINCIPAL LIFE INS CO	1.14%	24	15,258	\$58,339,729	\$4,209,492	\$20,071,591	\$1,518,395	41.62%
337	PROFESSIONAL INSURANCE COMPANY	0.00%	365	143	\$35,505	\$0	\$16,595	\$8,062	46.74%
338	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	444	301	-\$9,538	\$1,900	\$120,808	\$6,386	-1286.52%
339	PROTECTIVE LIFE INSURANCE COMPANY	1.62%	13	21,021	\$82,829,282	\$28,478	\$84,631,996	\$2,932,199	102.21%
340	PROVIDENT AMERICAN LIFE & HEALTH INS CO	0.00%	430	5	\$592	\$0	\$0	\$28	0.00%
341	PROVIDENT LIFE AND ACCIDENT INS CO	0.17%	93	16,344	\$8,620,144	\$5,852	\$1,765,027	\$754,346	20.54%
342	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	418	1	\$2,076	\$0	\$0	\$64	0.00%
343	PRUCO LIFE INSURANCE COMPANY	0.93%	34	19,465	\$47,641,877	\$0	\$54,121,252	\$4,257,263	113.60%
344	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.80%	40	231,334	\$40,815,029	\$45,619,484	\$113,034,661	\$4,134,815	388.72%
345	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.00%	444	10	\$0	\$0	\$146,568	\$0	N/A
346	PYRAMID LIFE INSURANCE COMPANY	0.01%	259	2,859	\$337,276	\$2,672	\$621,193	\$27,375	184.97%
347	REASSURE AMERICA LIFE INSURANCE COMPANY	0.19%	90	40,237	\$9,793,357	\$344,322	\$16,627,385	\$1,313,434	173.30%
348	RELIABLE LIFE INSURANCE COMPANY	0.29%	75	172,674	\$15,018,009	\$32	\$10,230,479	\$798,803	68.12%
349	RELiance STANDARD LIFE INSURANCE CO	0.01%	217	837	\$713,194	\$873	\$1,420,096	\$4,479	199.24%
350	RELIASTAR LIFE INSURANCE COMPANY	0.43%	64	18,541	\$21,776,406	\$271,882	\$16,677,870	\$2,795,577	77.84%



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351	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.02%	209	3,959	\$830,737	\$929	\$1,187,485	\$112,117	143.06%
352	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	327	1,268	\$65,930	\$235	\$148,671	\$6,427	225.85%
353	RESERVE NATIONAL INSURANCE COMPANY	0.00%	306	603	\$124,524	\$0	\$130,710	\$3,497	104.97%
354	RGA REINSURANCE COMPANY	0.03%	181	296	\$1,304,739	\$689,150	\$618,996	\$78,177	100.26%
355	RIVERSOURCE LIFE INSURANCE COMPANY	2.74%	10	26,644	\$140,049,428	\$0	\$137,059,984	\$2,026,260	97.87%
356	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	424	199	\$1,116	\$7,759	\$15,846	\$890	2115.14%
357	ROYAL NEIGHBORS OF AMERICA	0.01%	253	8,644	\$405,572	\$98,965	\$679,130	\$53,687	191.85%
358	S USA LIFE INSURANCE COMPANY INC	0.00%	439	1	\$99	\$0	\$0	\$151	0.00%
359	SAGICOR LIFE INSURANCE COMPANY	0.00%	353	348	\$43,602	\$1,737	\$856,822	\$1,622	1969.08%
360	SCOR LIFE INSURANCE COMPANY	0.00%	387	100	\$13,971	\$0	\$0	\$2,587	0.00%
361	SEARS LIFE INSURANCE COMPANY	0.00%	431	3	\$560	\$0	\$0	\$120	0.00%
362	SECURIAN LIFE INSURANCE COMPANY	0.00%	428	1	\$732	\$20	\$0	\$62	2.73%
363	SECURITY BENEFIT LIFE INSURANCE CO	0.48%	57	9,143	\$24,476,557	\$96,240	\$23,675,338	\$100,435	97.12%
364	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	310	557	\$120,368	\$0	\$628,426	\$2,821	522.09%
365	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.35%	70	3,565	\$17,982,648	\$55,499	\$27,585,062	\$1,278,819	153.71%
366	SECURITY MUTUAL LIFE INS CO OF NY	0.01%	268	236	\$281,977	\$54,805	\$189,655	\$29,961	86.70%
367	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	328	640	\$65,226	\$0	\$27,846	\$9,102	42.69%
368	SENIOR LIFE INSURANCE COMPANY	0.01%	219	1,450	\$674,178	\$0	\$74,454	\$9,776	11.04%
369	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	443	36	\$20	\$0	\$0	\$6	0.00%
370	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.02%	199	2,260	\$987,649	\$4,606	\$1,531,901	\$181,214	155.57%
371	SETTLERS LIFE INSURANCE COMPANY	0.00%	385	63	\$16,151	\$1,440	\$51	\$1,238	9.23%
372	SHELTER LIFE INSURANCE COMPANY	0.62%	43	61,641	\$31,752,083	\$1,491,747	\$14,555,275	\$3,752,043	50.54%
373	SHENANDOAH LIFE INSURANCE COMPANY	0.03%	180	2,106	\$1,311,156	\$11,562	\$891,632	\$94,580	68.89%
374	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	400	343	\$6,460	\$1,118	\$31,789	\$1,090	509.40%
375	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	444	396	-\$6,590	\$0	\$0	\$2	0.00%
376	SOUTHERN SECURITY LIFE INS CO	0.00%	297	346	\$150,162	\$0	\$99,108	\$0	66.00%
377	STANDARD INSURANCE COMPANY	0.05%	151	430	\$2,687,218	\$39,114	\$607,208	\$10,428	24.05%
378	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.02%	213	3,049	\$783,190	\$29,533	\$1,000,836	\$17,591	131.56%
379	STANDARD LIFE INS CO OF INDIANA	0.04%	163	621	\$2,086,993	\$0	\$2,107,700	\$2,900	100.99%
380	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	440	2	\$67	\$0	\$4,991	\$15	7449.25%
381	STARMOUNT LIFE INSURANCE COMPANY	0.01%	263	770	\$308,229	\$0	\$95,000	\$26,006	30.82%
382	STATE FARM LIFE INSURANCE COMPANY	2.08%	11	236,969	\$106,074,684	\$19,099,325	\$73,032,902	\$17,445,070	86.86%
383	STATE LIFE INSURANCE COMPANY	0.02%	202	627	\$897,149	\$59,673	\$331,114	\$78,135	43.56%
384	STATE MUTUAL INSURANCE COMPANY	0.01%	249	851	\$432,684	\$46,714	\$261,049	\$10,441	71.13%
385	STERLING INVESTORS LIFE INS CO	0.00%	377	72	\$19,599	\$7	\$0	\$486	0.04%
386	STERLING LIFE INSURANCE COMPANY	0.00%	436	23	\$369	\$0	\$0	\$15	0.00%
387	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	206	4,872	\$853,476	\$0	\$1,143,764	\$39,013	134.01%
388	SUN LIFE ASSURANCE CO OF CANADA	0.44%	62	2,420	\$22,637,662	\$2,750,104	\$5,618,232	\$1,222,814	36.97%
389	SUN LIFE ASSURANCE OF CANADA (US)	0.12%	104	2,654	\$6,283,746	\$0	\$12,318,732	\$560,203	196.04%
390	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	320	4,364	\$84,930	\$1,579	\$30,638,167	\$5,196	36076.47%
391	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	313	257	\$110,470	\$472	\$417,771	\$19,688	378.60%
392	SURETY LIFE INSURANCE COMPANY	0.01%	244	958	\$459,148	\$42	\$362,244	\$68,547	78.90%
393	SYMETRA LIFE INSURANCE COMPANY	0.47%	60	16,795	\$23,805,815	\$175	\$17,936,360	\$1,416,034	75.35%
394	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	366	214	\$34,893	\$0	\$10,619	\$3,689	30.43%
395	TEACHERS INS AND ANNUITY ASSOCIATION OF AMER	1.59%	14	23,011	\$81,077,042	\$48,655,501	\$97,611,269	\$455,949	180.40%
396	TEMPLETON FUNDS ANNUITY COMPANY	0.00%	444	1	\$0	\$0	\$3,001	\$0	N/A
397	TEXAS LIFE INSURANCE COMPANY	0.04%	165	5,694	\$1,994,050	\$59,763	\$1,244,238	\$258,708	65.39%
398	THRIVENT FINANCIAL FOR LUTHERANS	1.54%	15	93,943	\$78,776,461	\$5,877,104	\$125,848,648	\$4,527,299	167.21%
399	THRIVENT LIFE INSURANCE COMPANY	0.01%	227	614	\$595,797	\$0	\$5,994,081	\$17,969	1006.06%
400	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	146	1,126	\$2,844,016	\$0	\$9,251,186	\$287,860	325.29%
401	TIME INSURANCE COMPANY	0.03%	171	3,056	\$1,663,493	\$0	\$1,065,271	\$93,578	64.04%
402	TRANS WORLD ASSURANCE COMPANY	0.00%	275	701	\$212,770	\$0	\$23,227	\$17,544	10.92%
403	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	341	156	\$56,400	\$0	\$77,501	\$7,881	137.41%
404	TRANSAMERICA LIFE INSURANCE COMPANY	1.07%	29	19,522	\$54,533,602	\$28,083	\$49,291,832	\$382,229	90.44%
405	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.64%	42	19,330	\$32,775,687	\$242,756	\$26,341,325	\$5,904,220	81.11%
406	TRUSTMARK INSURANCE COMPANY	0.01%	225	2,219	\$601,465	\$41,056	\$3,934,513	\$49,966	660.98%
407	U S FINANCIAL LIFE INSURANCE COMPANY	0.12%	105	4,427	\$6,233,851	\$0	\$6,140,099	\$1,286,492	98.50%
408	ULLICO LIFE INSURANCE COMPANY	0.00%	342	86	\$55,916	\$0	\$5,271	\$4,950	9.43%
409	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	438	2	\$194	\$0	\$0	\$25	0.00%
410	UNIFIED LIFE INSURANCE COMPANY	0.01%	250	2,044	\$427,794	\$8,213	\$418,938	\$72,886	99.85%
411	UNION BANKERS INSURANCE COMPANY	0.02%	204	2,145	\$855,382	\$0	\$242,774	\$16,826	28.38%
412	UNION CENTRAL LIFE INSURANCE CO	0.15%	98	6,060	\$7,673,020	\$187,889	\$13,338,946	\$646,030	176.29%
413	UNION FIDELITY LIFE INSURANCE CO	0.00%	280	976	\$195,928	\$0	\$311,585	\$7,190	159.03%
414	UNION LABOR LIFE INSURANCE COMPANY	0.00%	362	92	\$37,660	\$736	\$9,132	\$2,646	26.20%
415	UNION SECURITY INSURANCE COMPANY	0.05%	155	10,406	\$2,547,290	\$17,340	\$11,512,319	\$224,947	452.62%
416	UNITED AMERICAN INSURANCE COMPANY	0.08%	129	6,417	\$3,950,964	\$0	\$11,068,292	\$34,689	280.14%
417	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	316	174	\$98,138	\$0	\$263,144	\$1,747	268.14%
418	UNITED FAMILY LIFE INSURANCE CO	0.00%	403	191	\$5,540	\$344	\$6,312	\$492	120.14%
419	UNITED FIDELITY LIFE INSURANCE CO	0.01%	229	9,316	\$587,581	\$32,416	\$874,743	\$42,619	154.39%
420	UNITED HERITAGE LIFE INSURANCE COMPANY	0.08%	123	4,346	\$4,223,013	\$14,833	\$1,808,190	\$48,229	43.17%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
421	UNITED HOME LIFE INSURANCE COMPANY	0.01%	255	796	\$382,226	\$358	\$201,635	\$26,626	52.85%
422	UNITED INSURANCE COMPANY OF AMERICA	0.00%	298	7,443	\$149,002	\$0	\$245,471	\$18,447	164.74%
423	UNITED INVESTORS LIFE INSURANCE COMPANY	0.06%	141	7,012	\$3,217,068	\$0	\$4,578,723	\$436,118	142.33%
424	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	433	0	\$375	\$0	\$0	\$0	0.00%
425	UNITED LIFE INSURANCE COMPANY	0.07%	136	2,265	\$3,534,162	\$0	\$3,510,441	\$142,074	99.33%
426	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	303	384	\$130,895	\$0	\$91,986	\$2,296	70.27%
427	UNITED OF OMAHA LIFE INS CO	0.45%	61	51,614	\$23,065,556	\$385	\$37,297,596	\$1,872,978	161.70%
428	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.00%	442	2	\$27	\$0	\$0	\$13	0.00%
429	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	300	251	\$136,793	\$7,062	\$400,427	\$37,125	297.89%
430	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	345	128	\$54,400	\$0	\$4,934	\$922	9.07%
431	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	335	1,934	\$58,679	\$0	\$54,749	\$6,062	93.30%
432	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.03%	184	2,994	\$1,279,093	\$0	\$353,299	\$25,736	27.62%
433	UNITY MUTUAL LIFE INS CO	0.00%	398	57	\$7,390	\$193	\$471	\$289	8.99%
434	UNIVERSAL GUARANTY LIFE INS CO	0.01%	240	3,652	\$481,589	\$24,384	\$825,414	\$60,630	176.46%
435	UNIVERSAL LIFE INSURANCE COMPANY THE	0.00%	334	2,423	\$59,063	\$0	\$4,500	\$3,109	7.62%
436	UNIVERSAL UNDERWRITERS LIFE INS CO	0.01%	245	374	\$458,070	\$0	\$184,938	\$98,706	40.37%
437	UNUM LIFE INS CO OF AMERICA	0.01%	257	1,263	\$349,563	\$269,988	\$1,379,355	\$19,465	471.83%
438	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	382	209	\$16,710	\$5	\$22,418	\$624	134.19%
439	USAA LIFE INSURANCE COMPANY	0.21%	86	12,859	\$10,624,015	\$520,111	\$13,398,755	\$2,218,375	131.01%
440	USABLE LIFE	0.00%	336	204	\$58,547	\$0	\$0	\$5,736	0.00%
441	VALLEY FORGE LIFE INSURANCE COMPANY	0.28%	78	22,448	\$14,290,345	\$159,065	\$15,590,025	\$4,933	110.21%
442	VANTISLIFE INSURANCE COMPANY	0.00%	397	34	\$7,419	\$1,429	\$36,393	\$1,653	509.80%
443	VARIABLE ANNUITY LIFE INSURANCE CO	0.59%	44	22,504	\$30,110,841	\$0	\$22,748,824	\$0	75.55%
444	VETERANS LIFE INS CO	0.02%	208	2,449	\$839,674	\$0	\$736,261	\$14,628	87.68%
445	WASHINGTON NATIONAL INSURANCE CO	0.03%	178	7,914	\$1,488,784	\$111,462	\$3,223,870	\$92,225	224.03%
446	WATKINS LIFE & BENEFIT ASSOCIATION	0.00%	330	2,905	\$60,639	\$0	\$53,150	\$3,842	87.65%
447	WEST COAST LIFE INSURANCE COMPANY	0.16%	95	8,251	\$8,131,858	\$88,292	\$4,317,459	\$3,040,152	54.18%
448	WESTERN AND SOUTHERN LIFE INS CO	0.12%	103	60,680	\$6,293,612	\$1,791,097	\$6,849,459	\$429,921	137.29%
449	WESTERN CATHOLIC UNION	0.23%	81	9,817	\$11,724,603	\$97,920	\$3,983,605	\$91,808	34.81%
450	WESTERN RESERVE LIFE ASSUR CO OH	0.38%	68	5,738	\$19,391,433	\$444	\$16,876,790	\$958,541	87.03%
451	WESTERN SOUTHERN LIFE ASSURANCE CO	0.53%	52	18,138	\$26,917,755	\$0	\$60,099,592	\$663,584	223.27%
452	WILLIAM PENN ASSOCIATION	0.00%	395	119	\$7,661	\$573	\$312,858	\$1,113	4091.25%
453	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	278	406	\$196,938	\$0	\$0	\$39,655	0.00%
454	WINDSOR LIFE INSURANCE COMPANY	0.00%	405	14	\$5,230	\$0	\$0	\$0	0.00%
455	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	379	710	\$18,341	\$4,107	\$60,267	\$1,015	350.98%
456	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.04%	162	4,717	\$2,109,933	\$445,012	\$1,840,707	\$130,849	108.33%
457	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	402	141	\$5,845	\$0	\$3,215	\$634	55.00%
458	WORLD CORP INSURANCE COMPANY	0.00%	444	96	\$0	\$0	\$9,435	\$0	N/A
459	WORLD INSURANCE COMPANY	0.00%	301	477	\$135,967	\$6,521	\$301,859	\$13,221	226.81%
460	ZALE LIFE INSURANCE COMPANY	0.00%	429	2	\$616	\$0	\$0	\$7	0.00%
TOTAL		100.00%		4,114,750	\$5,106,846,888	\$374,495,582	\$4,765,365,150	\$251,807,240	100.65%



**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	49	5	\$3,877	\$0	\$1,399	\$85	36.08%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	63	7	\$0	\$0	\$0	\$26	N/A
3	ALTA HEALTH & LIFE INSURANCE COMPANY	0.09%	36	523	\$30,000	\$0	\$0	\$13,245	0.00%
4	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.60%	22	3,539	\$200,734	\$0	\$60,000	\$55,777	29.89%
5	AMERICAN FIDELITY LIFE INSURANCE CO	0.00%	63	0	\$0	\$0	\$0	\$28,480	N/A
6	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	60	32	\$100	\$0	\$109,800	\$450	109800.00%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	63	0	\$0	\$0	\$0	\$16	N/A
8	AMERICAN MEMORIAL LIFE INSURANCE CO	11.06%	4	6,191	\$3,688,068	\$0	\$2,451,106	\$25,371	66.46%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.93%	17	220	\$311,501	\$3,159	\$44,468	\$22,678	15.29%
10	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.05%	39	5	\$16,670	\$0	\$0	\$17	0.00%
11	AURORA NATIONAL LIFE ASSURANCE CO	0.03%	43	16	\$11,304	\$0	\$2,440,120	\$877	21586.34%
12	BALBOA LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$0	\$1,160	N/A
13	BROKERS NATIONAL LIFE ASSURANCE CO	0.01%	50	24	\$3,679	\$0	\$0	\$360	0.00%
14	CANADA LIFE ASSURANCE COMPANY	0.04%	42	10	\$12,683	\$0	\$176,101	\$743	1388.48%
15	CAPITAL RESERVE LIFE INSURANCE CO	0.13%	31	194	\$44,010	\$0	\$116,460	\$988	264.62%
16	CENTRAL UNITED LIFE INSURANCE CO	0.00%	63	1	\$0	\$0	\$0	\$5	N/A
17	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	63	3	\$0	\$0	\$0	\$6	N/A
18	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.00%	63	1	\$0	\$0	\$0	\$0	N/A
19	COLONIAL PENN LIFE INSURANCE COMPANY	0.26%	26	258	\$88,316	\$0	\$25,592	\$2,644	28.98%
20	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	63	1	\$0	\$0	\$0	\$10	N/A
21	COLUMBIAN LIFE INSURANCE COMPANY	0.13%	32	94	\$42,310	\$0	\$5,369	\$577	12.69%
22	COMBINED INSURANCE CO OF AMERICA	0.85%	19	1,558	\$282,770	\$0	\$16,338	\$78,740	5.78%
23	CONSECO LIFE INSURANCE CO	0.00%	63	20	\$0	\$0	\$467,853	\$187	N/A
24	CONTINENTAL ASSURANCE COMPANY	1.26%	13	36	\$419,293	\$0	\$0	\$30	0.00%
25	CUNA MUTUAL INSURANCE SOCIETY	4.08%	7	3,535	\$1,359,025	\$0	\$325,253	\$27,982	23.93%
26	FEDERAL LIFE INSURANCE CO MUTUAL	0.05%	41	0	\$15,442	\$0	\$0	\$0	0.00%
27	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.13%	15	2,473	\$377,169	\$0	\$324,603	\$21,467	86.06%
28	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.01%	51	0	\$2,187	\$0	\$0	\$720	0.00%
29	FORETHOUGHT LIFE INSURANCE COMPANY	21.76%	1	15,466	\$7,255,041	\$0	\$5,851,668	\$78,298	80.66%
30	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	63	71	\$0	\$0	\$0	\$240	N/A
31	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	63	3	\$0	\$0	\$0	\$90	N/A
32	GENWORTH LIFE INSURANCE COMPANY	1.18%	14	131	\$395,000	\$0	\$0	\$36,142	0.00%
33	GLOBE LIFE AND ACCIDENT INS CO	0.63%	21	527	\$210,024	\$0	\$29,223	\$7,426	13.91%
34	GREAT AMERICAN LIFE INSURANCE CO	0.02%	45	100	\$6,204	\$0	\$51,375	\$497	828.09%
35	GREAT WEST LIFE & ANNUITY INS CO	4.65%	5	33	\$1,549,002	\$0	\$40,004,665	\$650,329	2582.61%
36	GREAT WESTERN INSURANCE COMPANY	3.89%	8	1,567	\$1,297,391	\$61,546	\$508,610	\$7,111	43.95%
37	HOMESTEADERS LIFE COMPANY	15.11%	2	7,058	\$5,037,243	\$0	\$2,036,296	\$26,921	40.42%
38	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	63	1	\$0	\$0	\$0	\$4	N/A
39	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	56	3	\$591	\$0	\$0	\$12	0.00%
40	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	54	36	\$1,182	\$0	\$12,380	\$199	1047.38%
41	JOHN HANCOCK LIFE INSURANCE COMPANY	0.02%	46	68	\$5,134	\$0	\$13,077	\$2,840	254.71%
42	JOHN HANCOCK LIFE INSURANCE CO (USA)	0.00%	63	1	\$0	\$0	\$101,949,111	\$794	N/A
43	LAFAYETTE LIFE INSURANCE CO THE	0.00%	63	1	\$0	\$0	\$0	\$12	N/A
44	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	58	16	\$268	\$0	\$0	\$34	0.00%
45	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.27%	25	90	\$90,470	\$0	\$15,118	\$479	16.71%
46	MANHATTAN LIFE INSURANCE COMPANY	0.05%	40	1	\$16,039	\$0	\$0	\$0	0.00%
47	MASSACHUSETTS MUTUAL LIFE INS CO	0.87%	18	195	\$289,133	\$0	\$1,278,000	\$136,390	442.01%
48	METLIFE INVESTORS INSURANCE COMPANY	0.00%	63	28	\$0	\$0	\$99,871	\$2,870	N/A
49	MIDLAND NATIONAL LIFE INSURANCE CO	0.00%	63	0	\$0	\$58	\$0	\$12	N/A
50	MONUMENTAL LIFE INSURANCE COMPANY	0.12%	33	181	\$41,629	\$0	\$37,401	\$503	89.84%
51	MUTUAL OF AMERICA LIFE INSURANCE CO	0.82%	20	645	\$272,990	\$0	\$0	\$37,847	0.00%
52	NATIONAL FARMERS UNION LIFE INS CO	0.01%	53	21	\$1,708	\$0	\$0	\$306	0.00%
53	NATIONAL GUARDIAN LIFE INSURANCE CO	1.28%	12	395	\$426,978	\$0	\$26,883	\$988	6.30%
54	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.14%	30	318	\$45,997	\$87	\$72,518	\$835	157.85%
55	NEW YORK LIFE INSURANCE COMPANY	13.64%	3	10,831	\$4,549,088	\$0	\$1,996,840	\$83,849	43.90%
56	NORTH AMERICAN CO FOR LIFE & HEALTH INS	0.21%	28	116	\$71,050	\$0	\$3,499	\$6,870	4.92%
57	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	63	688	\$0	\$0	\$0	\$99,785	N/A
58	ONENATION INSURANCE COMPANY	0.00%	63	1	\$0	\$0	\$0	\$8	N/A
59	PAN AMERICAN LIFE INSURANCE COMPANY	0.09%	35	672	\$30,959	\$0	\$71,171	\$2,446	229.89%
60	PEKIN LIFE INSURANCE COMPANY	0.12%	34	26	\$40,341	\$0	\$0	\$188	0.00%
61	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	63	3	\$0	\$0	\$0	\$19	N/A
62	PEOPLES BENEFIT LIFE INSURANCE CO	3.66%	9	5,163	\$1,219,674	\$0	\$1,091,543	\$20,074	89.49%
63	PRESERVATION LIFE INSURANCE COMPANY	4.56%	6	2,023	\$1,518,994	\$0	\$339,759	\$7,246	22.37%
64	PRINCIPAL LIFE INS CO	0.00%	63	2	\$0	\$0	\$0	\$66	N/A
65	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	52	23	\$2,050	\$0	\$31,769,185	\$6,614	1549716.34%
66	SECURITY BENEFIT LIFE INSURANCE CO	0.01%	47	20	\$4,772	\$0	\$24,900	\$704	521.79%
67	SETTLERS LIFE INSURANCE COMPANY	0.01%	48	121	\$3,946	\$0	\$4,100	\$280	103.90%
68	STONEBRIDGE LIFE INSURANCE COMPANY	0.08%	37	139	\$27,528	\$0	\$15,106	\$689	54.88%
69	TRANS WORLD ASSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$0	\$28,117	N/A
70	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	57	1	\$284	\$0	\$146	\$0	51.41%



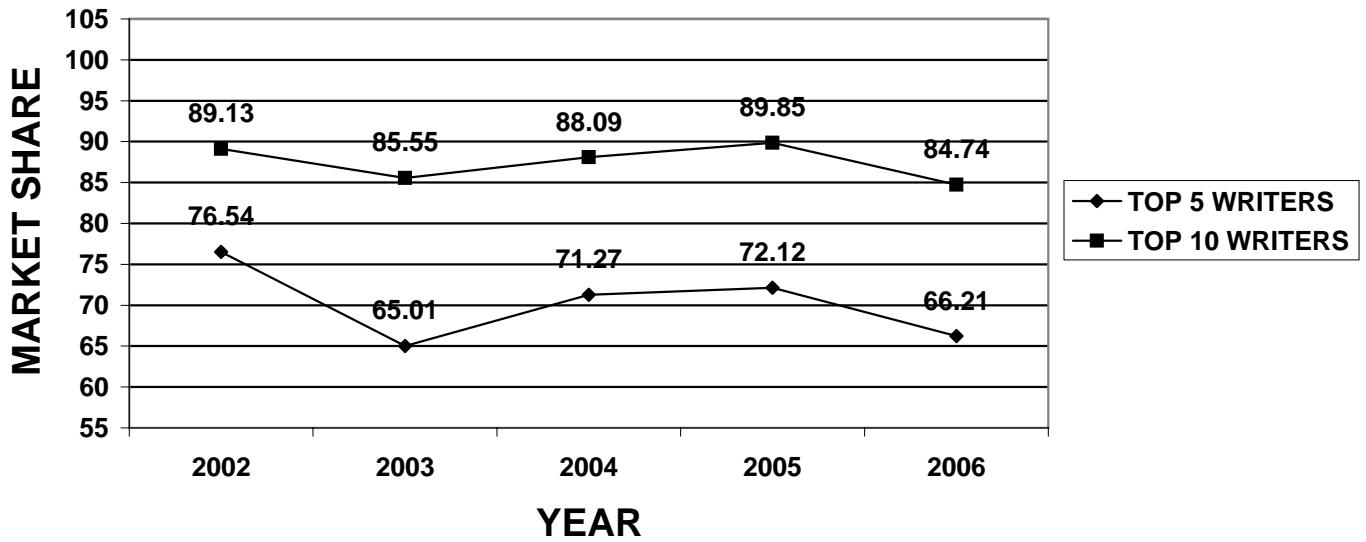
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	59	1	\$167	\$0	\$0	\$0	0.00%
72	TRUSTMARK INSURANCE COMPANY	0.00%	62	0	\$79	\$0	\$1,959	\$0	2479.75%
73	UNIFIED LIFE INSURANCE COMPANY	0.31%	24	987	\$103,687	\$0	\$68,403	\$2,002	65.97%
74	UNION FIDELITY LIFE INSURANCE CO	1.33%	11	2,263	\$441,955	\$0	\$469,070	\$7,751	106.14%
75	UNION SECURITY INSURANCE COMPANY	2.35%	10	1,407	\$782,481	\$0	\$449,512	\$7,250	57.45%
76	UNITED AMERICAN INSURANCE COMPANY	0.03%	44	127	\$8,546	\$0	\$0	\$4,090	0.00%
77	UNITED FAMILY LIFE INSURANCE CO	0.20%	29	612	\$66,844	\$0	\$186,996	\$3,364	279.75%
78	UNITED FIDELITY LIFE INSURANCE CO	0.00%	63	11	\$0	\$0	\$0	\$29	N/A
79	UNITED INSURANCE COMPANY OF AMERICA	0.00%	55	0	\$595	\$0	\$10,000	\$0	1680.67%
80	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.48%	23	315	\$160,477	\$0	\$20,552	\$570	12.81%
81	UNIVERSAL GUARANTY LIFE INS CO	0.00%	61	0	\$90	\$0	\$5,000	\$0	5555.56%
82	VALLEY FORGE LIFE INSURANCE COMPANY	0.21%	27	3	\$71,108	\$0	\$5,969	\$0	8.39%
83	VETERANS LIFE INS CO	1.08%	16	1,676	\$361,710	\$0	\$247,265	\$6,815	68.36%
84	WEST COAST LIFE INSURANCE COMPANY	0.08%	38	97	\$27,328	\$0	\$0	\$1,475	0.00%
85	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	63	0	\$0	\$0	\$0	\$9	N/A
TOTAL		100.00%		73,030	\$33,344,915	\$64,850	\$195,331,633	\$1,564,130	585.99%

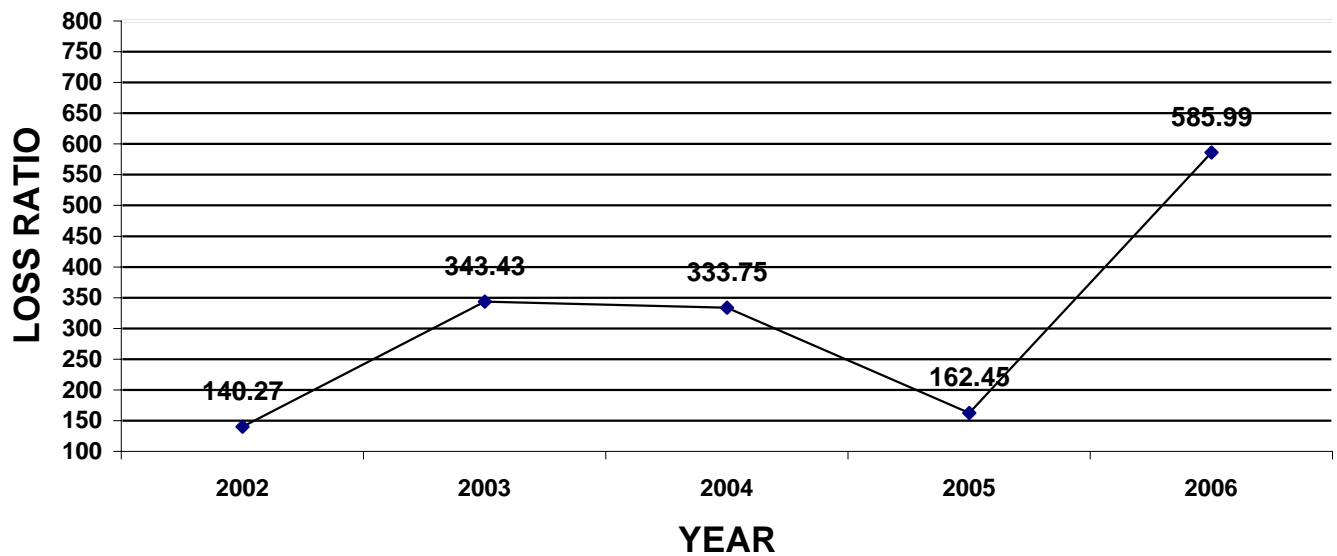


## MISSOURI GROUP WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.47%	26	5,726	\$2,024,075	\$0	\$1,728,600	\$428,309	85.40%
2	AAA LIFE INS CO	0.26%	35	3,174	\$1,117,053	\$0	\$425,000	\$252,560	38.05%
3	AETNA LIFE INSURANCE COMPANY	3.99%	7	69,730	\$17,133,125	\$0	\$22,984,999	\$3,450,872	134.16%
4	AGC LIFE INSURANCE COMPANY	0.00%	146	15	\$1,783	\$0	\$0	\$1,210	0.00%
5	AIG LIFE INSURANCE COMPANY	0.04%	69	2,236	\$183,665	\$0	\$1,098,538	\$64,676	598.12%
6	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.02%	85	153	\$69,245	\$0	\$110,883	\$3,354	160.13%
7	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	147	1	\$1,553	\$0	\$0	\$125	0.00%
8	ALLSTATE LIFE INSURANCE COMPANY	0.30%	32	4,421	\$1,310,342	\$0	\$707,110	\$98,230	53.96%
9	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	112	12,292	\$19,164	\$0	\$1,003	\$102,386	5.23%
10	AMERICAN AMICABLE LIFE INS CO TX	0.01%	92	263	\$58,203	\$0	\$83,878	\$9,212	144.11%
11	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.05%	64	30	\$227,028	\$0	\$192,232	\$35,733	84.67%
12	AMERICAN EQUITY INVESTMENT LIFE INS COMPANY	0.05%	61	3,887	\$232,459	\$0	\$136,900	\$47,776	58.89%
13	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.01%	90	277	\$59,315	\$0	\$45,326	\$7,301	76.42%
14	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	106	29	\$22,882	\$0	\$0	\$2,210	0.00%
15	AMERICAN GENERAL ASSURANCE COMPANY	0.12%	46	5,108	\$513,088	\$0	\$983,470	\$264,374	191.68%
16	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	100	3,597	\$33,363	\$0	\$391,510	\$15,262	1173.49%
17	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	115	514	\$17,539	\$0	\$0	\$3,410	0.00%
18	AMERICAN INCOME LIFE INSURANCE CO	0.00%	126	308	\$5,327	\$0	\$3,500	\$274	65.70%
19	AMERICAN INTERNATIONAL LIFE ASS OF NEW YORK	0.03%	79	0	\$108,637	\$0	\$86,339	\$0	79.47%
20	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.08%	57	3,855	\$357,226	\$0	\$140,000	\$42,514	39.19%
21	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	72	426	\$152,052	\$0	\$269,338	\$129,435	177.14%
22	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	153	1	\$708	\$0	\$0	\$91	0.00%
23	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	131	31	\$3,952	\$0	\$0	\$708	0.00%
24	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	156	1	\$499	\$0	\$0	\$29	0.00%
25	AMERICAN UNITED LIFE INSURANCE CO	0.57%	24	15,872	\$2,463,442	\$0	\$1,536,437	\$575,341	62.37%
26	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	122	33	\$6,230	\$0	\$0	\$3,814	0.00%
27	ANTHEM LIFE INSURANCE COMPANY	0.11%	48	27,256	\$474,929	\$0	\$7,500	\$589,791	1.58%
28	ASSURITY LIFE INSURANCE COMPANY	0.00%	140	26	\$2,176	\$0	\$0	\$222	0.00%
29	AURORA NATIONAL LIFE ASSURANCE CO	0.33%	31	21	\$1,417,264	\$0	\$0	\$1,148	0.00%
30	AUTO CLUB LIFE INS CO	0.00%	160	0	\$0	\$0	\$0	\$9,028	N/A
31	BALBOA LIFE INSURANCE COMPANY	0.00%	120	28	\$7,389	\$0	\$0	\$0	0.00%
32	BALTIMORE LIFE INS CO THE	0.00%	125	9	\$5,501	\$0	\$1,152	\$175	20.94%
33	BANKERS LIFE AND CASUALTY COMPANY	0.00%	160	0	\$0	\$0	\$135,170	\$0	N/A
34	BCS LIFE INSURANCE COMPANY	0.03%	74	1,840	\$136,683	\$0	\$143,445	\$64,128	104.95%
35	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	128	59	\$4,693	\$0	\$82	\$1,360	1.75%
36	BENICORP INSURANCE COMPANY	0.06%	58	4,941	\$264,786	\$0	\$45,000	\$35,037	16.99%
37	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.02%	80	1,513	\$92,195	\$0	\$101,000	\$31,788	109.55%
38	CELTIC INSURANCE COMPANY	0.00%	159	1	\$20	\$0	\$0	\$0	0.00%
39	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.01%	93	16	\$56,264	\$0	\$0	\$9,640	0.00%
40	CENTRAL STATES HEALTH & LIFE COMPANY	0.03%	76	234	\$119,734	\$0	\$71,982	\$4,718	60.12%
41	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	160	96	-\$1,500	\$0	\$0	\$5,246	0.00%
42	CHASE INSURANCE LIFE COMPANY	0.00%	160	0	\$0	\$0	\$0	\$18	N/A
43	CHURCH LIFE INSURANCE CORPORATION	0.03%	75	362	\$131,175	\$0	\$145,563	\$12,645	110.97%
44	CITIZENS SECURITY LIFE INS CO	0.00%	150	13	\$1,113	\$0	\$0	\$167	0.00%
45	COLONIAL LIFE & ACCIDENT INS CO	0.05%	68	677	\$195,948	\$0	\$105,890	\$45,657	54.04%
46	COLONIAL PENN LIFE INSURANCE COMPANY	0.05%	65	656	\$223,876	\$0	\$151,766	\$13,985	67.79%
47	COMBINED INSURANCE CO OF AMERICA	0.01%	94	295	\$55,560	\$0	\$537	\$1,052	0.97%
48	COMPANION LIFE INSURANCE COMPANY	0.01%	99	461	\$35,100	\$0	\$20,000	\$8,820	56.98%
49	CONNECTICUT GENERAL LIFE INS CO	0.09%	55	921	\$378,536	\$0	\$1,009,760	\$1,285,685	266.75%
50	CONSECO INSURANCE COMPANY	0.00%	108	93	\$20,533	\$0	\$356	\$966	1.73%
51	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	118	276	\$11,405	\$0	\$0	\$3,836	0.00%
52	CONTINENTAL GENERAL INSURANCE CO	0.00%	127	136	\$5,256	\$0	\$0	\$27,844	0.00%
53	COUNTRY LIFE INSURANCE COMPANY	0.00%	109	151	\$20,318	\$0	\$10,544	\$6,607	51.89%
54	CROWN LIFE INSURANCE COMPANY	0.00%	144	7	\$1,994	\$0	\$0	\$650	0.00%
55	CUNA MUTUAL INSURANCE SOCIETY	0.48%	25	67,206	\$2,045,784	\$0	\$906,879	\$355,812	44.33%
56	EMC NATIONAL LIFE COMPANY	0.28%	33	7,650	\$1,215,023	\$0	\$1,081,764	\$629,495	89.03%
57	EPIC LIFE INSURANCE COMPANY THE	0.01%	101	350	\$31,125	\$0	\$0	\$8,369	0.00%
58	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	107	2,445	\$21,660	\$0	\$474,103	\$418,914	2188.84%
59	FAMILY LIFE INSURANCE COMPANY	0.00%	160	3	\$0	\$0	\$0	\$22	N/A
60	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.04%	73	672	\$151,842	\$0	\$324,000	\$42,992	213.38%
61	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	160	7	\$0	\$0	\$17,500	\$478,526	N/A
62	FEDERATED LIFE INSURANCE COMPANY	0.10%	51	3,332	\$451,184	\$0	\$225,875	\$68,339	50.06%
63	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.37%	30	31,467	\$1,569,861	\$0	\$741,696	\$1,244,277	47.25%
64	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	160	0	\$0	\$0	\$0	\$40,697	N/A
65	FORT DEARBORN LIFE INSURANCE COMPANY	0.76%	22	291	\$3,257,204	\$0	\$2,320,919	\$1,181,295	71.25%
66	GENWORTH LIFE AND HEALTH INSURANCE COMPANY	0.46%	27	17,737	\$1,960,458	\$0	\$959,405	\$713,818	48.94%
67	GERBER LIFE INSURANCE COMPANY	0.05%	62	1,228	\$229,794	\$0	\$235,579	\$5,151	102.52%
68	GLOBE LIFE AND ACCIDENT INS CO	1.17%	19	31,426	\$5,010,649	\$0	\$3,414,449	\$344,464	68.14%
69	GOLDEN RULE INSURANCE COMPANY	0.01%	89	516	\$59,844	\$0	\$18,000	\$12,848	30.08%
70	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.09%	53	1,667	\$402,082	\$0	\$280,883	\$194,347	69.86%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	148	0	\$1,422	\$0	\$0	\$0	0.00%
72	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	111	233	\$19,913	\$0	\$0	\$3,375	0.00%
73	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.14%	14	796	\$9,205,701	\$0	\$5,291,968	\$4,290,029	57.49%
74	HARTFORD LIFE AND ACCIDENT INSURANCE CO	9.35%	2	486,845	\$40,174,586	\$0	\$32,065,850	\$13,214,814	79.82%
75	HARTFORD LIFE INSURANCE COMPANY	0.19%	40	1,211	\$795,897	\$0	\$299,070	\$164,773	37.58%
76	HCC LIFE INSURANCE COMPANY	0.06%	60	1,845	\$250,800	\$0	\$241,000	\$44,253	96.09%
77	HEALTHY ALLIANCE LIFE INSURANCE CO	2.19%	13	114,685	\$9,431,057	\$0	\$4,917,522	\$2,696,296	52.14%
78	HM LIFE INSURANCE COMPANY	0.03%	77	0	\$115,601	\$0	\$143,000	\$0	123.70%
79	HORACE MANN LIFE INSURANCE COMPANY	0.02%	83	696	\$75,959	\$0	\$2,454	\$28,121	3.23%
80	HUMANA INSURANCE COMPANY	0.11%	49	6,504	\$463,346	\$0	\$302,234	\$137,371	65.23%
81	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.13%	44	1,820	\$572,711	\$0	\$403,766	\$104,384	70.50%
82	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	160	0	\$0	\$0	\$0	\$39,149	N/A
83	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	155	1	\$537	\$0	\$0	\$200	0.00%
84	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	1.35%	17	78,632	\$5,797,112	\$0	\$2,866,413	\$2,506,141	49.45%
85	JEFFERSON PILOT LIFE INS CO	0.00%	133	65	\$3,357	\$0	\$4,154	\$1,975	123.74%
86	JOHN ALDEN LIFE INSURANCE COMPANY	0.06%	59	2,192	\$256,871	\$0	\$35,000	\$28,722	13.63%
87	KANAWHA INSURANCE COMPANY	0.04%	70	1,914	\$170,545	\$0	\$35,000	\$104,602	20.52%
88	KANSAS CITY LIFE INSURANCE COMPANY	0.78%	21	277	\$3,370,573	\$0	\$1,821,563	\$1,138,157	54.04%
89	KEMPER INVESTORS LIFE INS CO	0.00%	116	57	\$12,436	\$0	\$0	\$5,200	0.00%
90	LAFAYETTE LIFE INSURANCE CO THE	0.45%	28	12,045	\$1,941,152	\$0	\$381,125	\$555,016	19.63%
91	LIBERTY LIFE ASSUR CO OF BOSTON	0.20%	38	5,777	\$868,336	\$0	\$1,103,467	\$784,124	127.08%
92	LIBERTY LIFE INSURANCE COMPANY	0.15%	43	2,191	\$633,700	\$0	\$350,020	\$99,819	55.23%
93	LIBERTY NATIONAL LIFE INSURANCE CO	0.01%	98	183	\$35,403	\$0	\$0	\$3,816	0.00%
94	LIFE INSURANCE CO OF NORTH AMERICA	2.45%	10	123,547	\$10,540,027	\$0	\$9,699,819	\$4,070,645	92.03%
95	LIFE INVESTORS INS CO OF AMERICA	0.10%	52	1,355	\$448,776	\$0	\$264,946	\$53,961	59.04%
96	LINCOLN BENEFIT LIFE COMPANY	0.00%	142	5	\$2,075	\$0	\$0	\$650	0.00%
97	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	141	9	\$2,132	\$0	\$0	\$62	0.00%
98	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	137	4	\$2,371	\$0	\$0	\$300	0.00%
99	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	110	141	\$20,285	\$0	\$0	\$2,677	0.00%
100	MAMSI LIFE AND HEALTH INSURANCE CO	0.03%	78	567	\$115,021	\$0	\$19,924	\$9,390	17.32%
101	MEGA LIFE AND HEALTH INS CO THE	0.01%	102	179	\$30,656	\$0	\$31,000	\$4,812	101.12%
102	MEMBERS LIFE INSURANCE COMPANY	0.00%	132	42	\$3,862	\$0	\$0	\$149	0.00%
103	MERIT LIFE INSURANCE CO	0.05%	63	531	\$229,353	\$0	\$243,069	\$12,071	105.98%
104	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	160	22,043	\$0	\$0	\$1,346,921	\$4,741	N/A
105	METROPOLITAN LIFE INSURANCE COMPANY	20.86%	1	673,370	\$89,637,123	\$0	\$77,120,630	\$33,727,526	86.04%
106	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	139	9	\$2,250	\$0	\$0	\$230	0.00%
107	MINNESOTA LIFE INSURANCE COMPANY	3.36%	8	76,652	\$14,427,775	\$0	\$13,598,834	\$4,783,343	94.25%
108	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.23%	37	54,451	\$967,976	\$0	\$185,000	\$272,255	19.11%
109	MONITOR LIFE INSURANCE CO OF NY	0.00%	113	202	\$18,981	\$0	\$0	\$4,191	0.00%
110	MONUMENTAL LIFE INSURANCE COMPANY	0.15%	42	2,256	\$635,544	\$0	\$559,600	\$101,761	88.05%
111	MONY LIFE INSURANCE COMPANY	0.00%	114	1,131	\$18,442	\$0	\$91,159	\$183,311	494.30%
112	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	160	0	\$0	\$0	\$5,000	\$29,930	N/A
113	NATIONAL BENEFIT LIFE INSURANCE CO	0.01%	103	131	\$29,267	\$0	\$2,360	\$1,125	8.06%
114	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.02%	84	99	\$71,765	\$0	\$23,973	\$6,191	33.40%
115	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	130	28	\$4,512	\$0	\$0	\$256	0.00%
116	NEW YORK LIFE INSURANCE COMPANY	2.56%	9	28,896	\$11,020,856	\$718,175	\$5,806,278	\$1,700,147	59.20%
117	NIPPON LIFE INS CO OF AMERICA	0.00%	121	55	\$6,342	\$0	\$0	\$2,938	0.00%
118	OCCIDENTAL LIFE INS CO OF NC	0.00%	160	172	\$0	\$0	\$0	\$31,726	N/A
119	OHIO NATIONAL LIFE INS CO THE	0.00%	160	3	\$0	\$0	\$0	\$24	N/A
120	OXFORD LIFE INSURANCE COMPANY	0.01%	104	284	\$23,784	\$0	\$2,500	\$8,778	10.51%
121	PACIFIC LIFE & ANNUITY COMPANY	0.01%	105	0	\$23,564	\$0	\$96,000	\$0	407.40%
122	PARK AVENUE LIFE INSURANCE CO	0.00%	135	67	\$2,823	\$0	\$0	\$0	0.00%
123	PAUL REVERE LIFE INSURANCE CO	0.00%	119	81	\$11,277	\$0	\$0	\$3,841	0.00%
124	PEOPLES BENEFIT LIFE INSURANCE CO	0.11%	47	1,567	\$489,154	\$0	\$437,444	\$50,228	89.43%
125	PERICO LIFE INSURANCE COMPANY	0.00%	129	24	\$4,521	\$0	\$0	\$1,591	0.00%
126	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	158	5	\$240	\$0	\$5,010	\$0	2087.50%
127	PHOENIX LIFE INSURANCE COMPANY	0.00%	151	24	\$1,034	\$0	\$56,162	\$70	5431.53%
128	PIONEER AMERICAN INSURANCE COMPANY	0.00%	138	13	\$2,301	\$0	\$0	\$600	0.00%
129	PIONEER MUTUAL LIFE INS CO	0.00%	134	1	\$2,886	\$0	\$0	\$697	0.00%
130	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	157	1	\$498	\$0	\$0	\$139	0.00%
131	PRINCIPAL LIFE INS CO	2.35%	11	119,684	\$10,096,539	\$0	\$6,826,581	\$4,095,174	67.61%
132	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	149	12	\$1,346	\$0	\$581,949	\$3,643	43235.44%
133	PROVIDENT LIFE AND ACCIDENT INS CO	0.04%	71	1,125	\$152,433	\$0	\$364,080	\$24,198	238.85%
134	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	154	4	\$677	\$0	\$2,606	\$248	384.93%
135	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	8.19%	3	200,115	\$35,181,272	\$820,567	\$54,944,418	\$17,677,314	158.51%
136	REASSURE AMERICA LIFE INSURANCE COMPANY	0.01%	91	12	\$58,622	\$0	\$4,439	\$584	7.57%
137	RELIABLE LIFE INSURANCE COMPANY	0.00%	160	88	\$0	\$0	\$0	\$707	N/A
138	RELiance STANDARD LIFE INSURANCE CO	2.07%	15	50,703	\$8,900,101	\$0	\$5,006,389	\$3,000,006	56.25%
139	RELIASTAR LIFE INSURANCE COMPANY	6.02%	6	68,834	\$25,865,222	\$12,134	\$6,797,588	\$12,260,688	26.33%
140	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	87	170	\$62,561	\$0	\$10,000	\$133,250	15.98%



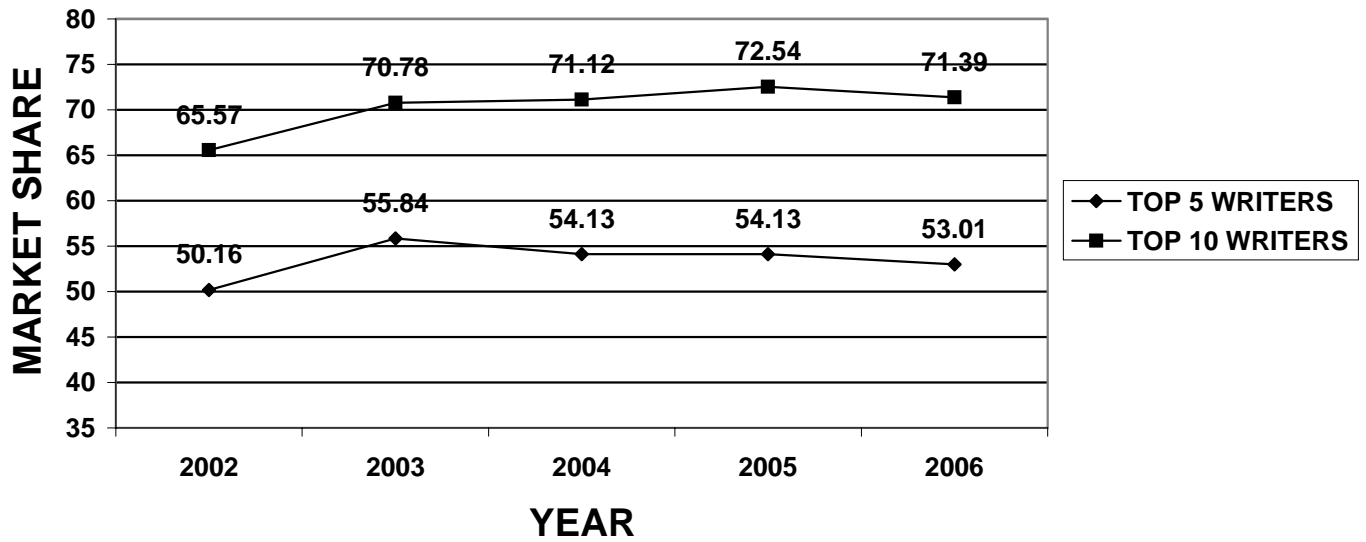
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	SAGICOR LIFE INSURANCE COMPANY	0.00%	160	1	\$0	\$0	\$0	\$0	N/A
142	SEARS LIFE INSURANCE COMPANY	0.16%	41	2,386	\$681,128	\$0	\$244,059	\$48,765	35.83%
143	SECURIAN LIFE INSURANCE COMPANY	0.00%	160	1	\$0	\$0	\$0	\$26	N/A
144	SECURITY BENEFIT LIFE INSURANCE CO	0.00%	152	4	\$977	\$0	\$5,100	\$1,378	522.01%
145	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	160	0	\$0	\$0	\$0	\$28,532	N/A
146	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.01%	95	3	\$42,952	\$0	\$50,313	\$2,761	117.14%
147	SHELTER LIFE INSURANCE COMPANY	0.19%	39	2,846	\$825,327	\$0	\$1,192,000	\$205,035	144.43%
148	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	97	353	\$39,903	\$0	\$23,932	\$6,950	59.98%
149	STANDARD INSURANCE COMPANY	7.87%	4	223,279	\$33,842,629	\$0	\$25,587,565	\$11,300,141	75.61%
150	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	145	8	\$1,849	\$0	\$0	\$80	0.00%
151	STARMOUNT LIFE INSURANCE COMPANY	0.00%	123	18	\$6,039	\$0	\$0	\$185	0.00%
152	STATE FARM LIFE INSURANCE COMPANY	0.11%	50	5,187	\$458,934	\$650	\$1,459,757	\$335,445	318.22%
153	STONEBRIDGE LIFE INSURANCE COMPANY	0.23%	36	8,469	\$985,249	\$0	\$848,512	\$169,340	86.12%
154	SUN LIFE ASSURANCE CO OF CANADA	0.64%	23	173,845	\$2,766,862	\$0	\$3,173,524	\$3,318,484	114.70%
155	SYMETRA LIFE INSURANCE COMPANY	0.05%	66	6,414	\$209,898	\$0	\$366,832	\$126,801	174.77%
156	TEACHERS INSURANCE & ANNUITY ASSOC OF AMER	0.00%	160	1	\$0	\$0	\$12,755,575	\$0	N/A
157	TIME INSURANCE COMPANY	0.02%	81	662	\$85,971	\$0	\$0	\$9,660	0.00%
158	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.01%	86	110	\$63,140	\$0	\$32,004	\$2,548	50.69%
159	TRANSAMERICA LIFE INSURANCE COMPANY	0.09%	54	85	\$401,022	\$0	\$145,400	\$64,108	36.26%
160	TRUSTMARK INSURANCE COMPANY	0.00%	143	227	\$2,072	\$0	\$3,935	\$10,281	189.91%
161	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	82	4,261	\$76,860	\$0	\$127,709	\$48,658	166.16%
162	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.89%	20	3,636	\$3,822,667	\$0	\$2,483,615	\$632,032	64.97%
163	UNIMERICA INSURANCE COMPANY	0.27%	34	9,462	\$1,145,696	\$0	\$184,000	\$848,862	16.06%
164	UNION FIDELITY LIFE INSURANCE CO	0.05%	67	1,566	\$197,364	\$0	\$149,916	\$32,029	75.96%
165	UNION LABOR LIFE INSURANCE COMPANY	0.01%	88	166	\$61,936	\$0	\$8,345	\$1,110	13.47%
166	UNION SECURITY INSURANCE COMPANY	2.25%	12	75,564	\$9,659,160	\$0	\$6,274,765	\$2,707,366	64.96%
167	UNITED HEALTHCARE INSURANCE COMPANY	1.91%	16	2,172	\$8,213,594	\$0	\$2,907,167	\$3,158,717	35.39%
168	UNITED INVESTORS LIFE INSURANCE COMPANY	0.08%	56	1,601	\$363,176	\$0	\$75,000	\$55,625	20.65%
169	UNITED LIFE INSURANCE COMPANY	0.00%	117	144	\$11,647	\$0	\$4,470	\$3,837	38.38%
170	UNITED OF OMAHA LIFE INS CO	1.17%	18	29,290	\$5,029,235	\$0	\$2,032,247	\$1,699,995	40.41%
171	UNITED STATES LIFE INSURANCE CO NEW YORK	0.40%	29	12,134	\$1,702,609	\$0	\$1,301,406	\$1,483,991	76.44%
172	UNITY MUTUAL LIFE INS CO	0.00%	160	3	\$0	\$0	\$0	\$6	N/A
173	UNUM LIFE INS CO OF AMERICA	6.74%	5	154,865	\$28,971,944	\$0	\$18,265,609	\$10,004,846	63.05%
174	USABLE LIFE	0.01%	96	21	\$41,204	\$0	\$20,000	\$32,980	48.54%
175	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	160	1	\$0	\$0	\$0	\$0	N/A
176	VANTISLIFE INSURANCE COMPANY	0.00%	136	10	\$2,802	\$0	\$0	\$755	0.00%
177	VETERANS LIFE INS CO	0.13%	45	1,421	\$540,428	\$0	\$369,436	\$29,929	68.36%
178	WASHINGTON NATIONAL INSURANCE CO	0.00%	124	11	\$5,665	\$0	\$39,253	\$1,126	692.90%
TOTAL		100.00%		3,204,953	\$429,762,613	\$1,551,526	\$358,404,593	\$158,027,674	83.76%

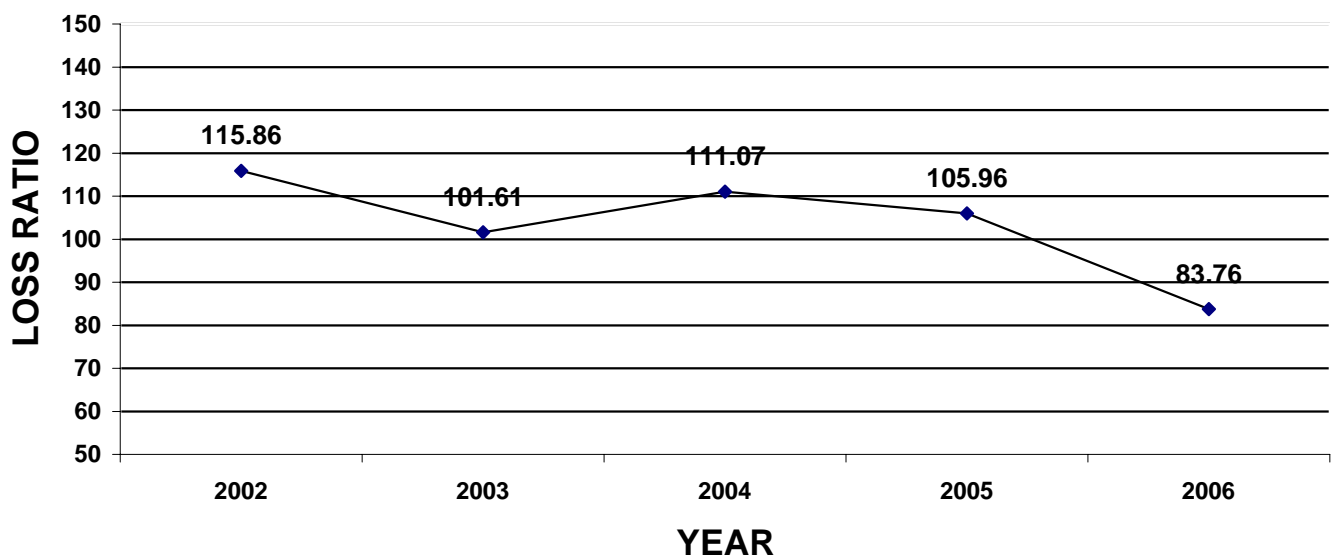


## MISSOURI GROUP TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





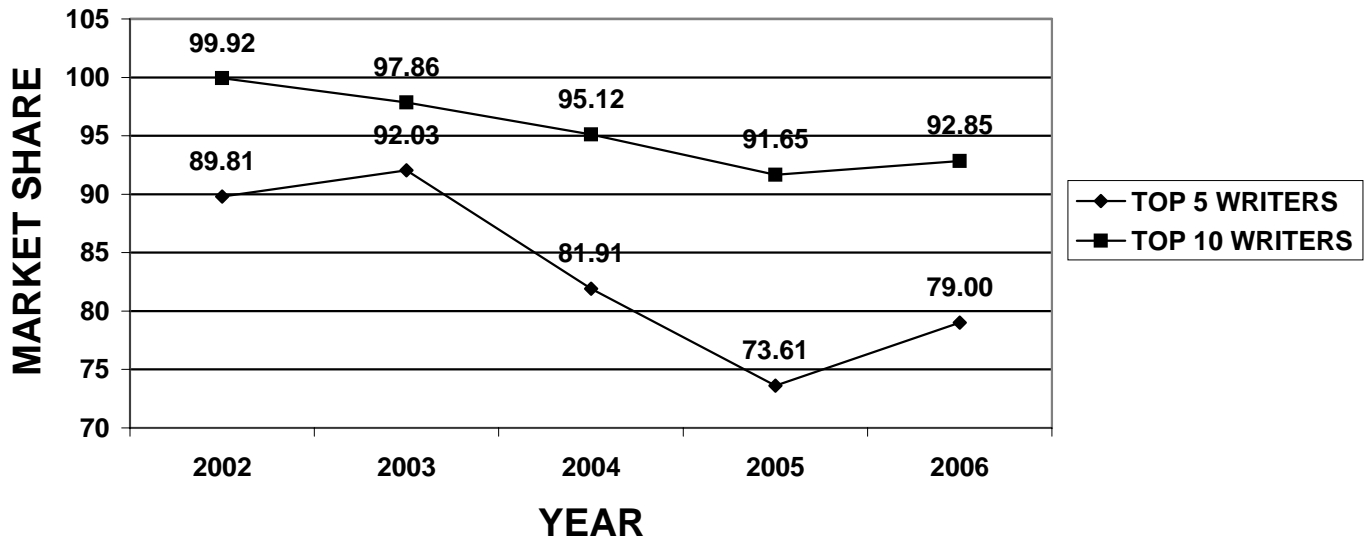
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.20%	20	119	\$59,686	\$0	\$0	\$8,750	0.00%
2	AETNA LIFE INSURANCE COMPANY	0.58%	16	676	\$168,630	\$0	\$10,000	\$53,059	5.93%
3	AIG LIFE INSURANCE COMPANY	0.90%	12	275	\$264,784	\$0	\$4,477,798	\$10,529	1691.11%
4	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	35	3	\$0	\$0	\$0	\$795	N/A
5	AMERICAN GENERAL LIFE INSURANCE CO	0.49%	18	411	\$143,955	\$0	\$315,295	\$6,253	219.02%
6	AMERICAN NATIONAL INSURANCE COMPANY	3.40%	8	1,850	\$994,840	\$0	\$0	\$234,238	0.00%
7	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	35	1	\$0	\$0	\$0	\$16	N/A
8	AVIVA LIFE INSURANCE COMPANY	0.04%	25	11	\$11,797	\$0	\$1,100,607	\$9,272	9329.55%
9	CONNECTICUT GENERAL LIFE INS CO	11.07%	3	8,062	\$3,243,658	\$0	\$4,818,093	\$883,788	148.54%
10	CONSECO INSURANCE COMPANY	0.01%	29	53	\$2,854	\$0	\$0	\$1,020	0.00%
11	CONTINENTAL ASSURANCE COMPANY	0.00%	35	0	\$0	\$0	\$24,787	\$0	N/A
12	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.02%	26	5	\$4,894	\$0	\$0	\$375	0.00%
13	GUARDIAN INSURANCE & ANNUITY CO INC	0.15%	22	78	\$44,168	\$0	\$2,589,975	\$6,539	5863.92%
14	HARTFORD LIFE INSURANCE COMPANY	4.17%	6	65	\$1,222,886	\$0	\$0	\$5,993	0.00%
15	INDIANAPOLIS LIFE INSURANCE CO	0.00%	35	1	\$0	\$0	\$0	\$374	N/A
16	ING LIFE INSURANCE AND ANNUITY COMPANY	0.39%	19	370	\$113,913	\$0	\$29,683	\$13,024	26.06%
17	JACKSON NATIONAL LIFE INSURANCE CO	0.01%	30	1	\$2,449	\$0	\$0	\$125	0.00%
18	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.07%	24	67	\$21,787	\$0	\$87,281	\$2,174	400.61%
19	LIFE INVESTORS INS CO OF AMERICA	0.56%	17	183	\$165,082	\$0	\$1,311,622	\$44,699	794.53%
20	LINCOLN BENEFIT LIFE COMPANY	0.00%	32	2	\$838	\$0	\$0	\$351	0.00%
21	MASSACHUSETTS MUTUAL LIFE INS CO	0.79%	15	552	\$231,542	\$0	\$0	\$213,034	0.00%
22	METROPOLITAN LIFE INSURANCE COMPANY	45.73%	1	34,846	\$13,398,854	\$0	\$13,239,042	\$30,262	98.81%
23	MINNESOTA LIFE INSURANCE COMPANY	11.84%	2	956	\$3,468,623	\$0	\$2,584,548	\$61,205	74.51%
24	MONY LIFE INS CO OF AMERICA	0.80%	14	770	\$234,578	\$0	\$122,238	\$33,727	52.11%
25	NATIONAL GUARDIAN LIFE INSURANCE CO	0.11%	23	38	\$31,144	\$0	\$38,851	\$1,029	124.75%
26	NEW YORK LIFE INS & ANNUITY CORPORATION	0.85%	13	1	\$250,000	\$0	\$0	\$0	0.00%
27	PENN INSURANCE & ANNUITY CO THE	0.01%	31	9	\$1,902	\$0	\$0	\$184	0.00%
28	PEOPLES BENEFIT LIFE INSURANCE CO	0.00%	35	197	\$0	\$0	\$372,869	\$12,691	N/A
29	PHOENIX LIFE INSURANCE COMPANY	0.00%	34	15	\$647	\$0	\$20,763	\$774	3209.12%
30	PRINCIPAL LIFE INS CO	3.47%	7	2,054	\$1,015,404	\$0	\$1,129,117	\$166,679	111.20%
31	PROVIDENT LIFE AND ACCIDENT INS CO	0.01%	28	2	\$3,849	\$0	\$736	\$150	19.12%
32	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.68%	4	9,463	\$1,663,677	\$38,804	\$2,598,262	\$835,994	158.51%
33	RIVERSOURCE LIFE INSURANCE COMPANY	0.01%	27	0	\$3,951	\$0	\$10,447	\$7,193	264.41%
34	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	35	0	\$0	\$0	-\$8,961	\$0	N/A
35	TRANSAMERICA LIFE INSURANCE COMPANY	4.69%	5	127	\$1,374,710	\$0	\$609,711	\$295,397	44.35%
36	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	1.51%	9	9	\$443,066	\$0	\$4,700	\$39,573	1.06%
37	TRUSTMARK INSURANCE COMPANY	0.17%	21	4,251	\$49,378	\$0	\$736,607	\$145,920	1491.77%
38	UNION CENTRAL LIFE INSURANCE CO	0.00%	33	5	\$729	\$0	\$0	\$142	0.00%
39	UNION LABOR LIFE INSURANCE COMPANY	1.30%	10	4,229	\$379,813	\$31,120	\$285,732	\$118,240	83.42%
40	UNUM LIFE INS CO OF AMERICA	0.97%	11	463	\$283,873	\$0	\$113,506	\$52,956	39.98%
41	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	35	6	\$0	\$0	\$0	\$0	N/A
42	WESTERN RESERVE LIFE ASSUR CO OH	0.00%	35	1	\$0	\$0	\$0	\$300	N/A
TOTAL		100.00%		70,227	\$29,301,961	\$69,924	\$36,623,309	\$3,296,824	125.22%

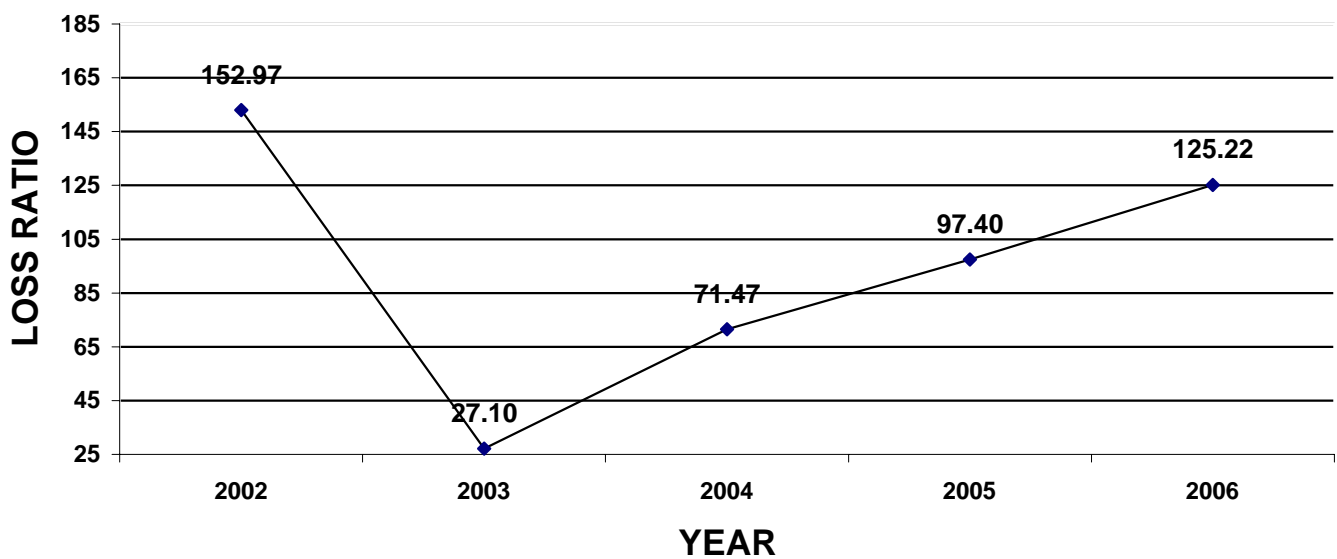


## MISSOURI GROUP UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





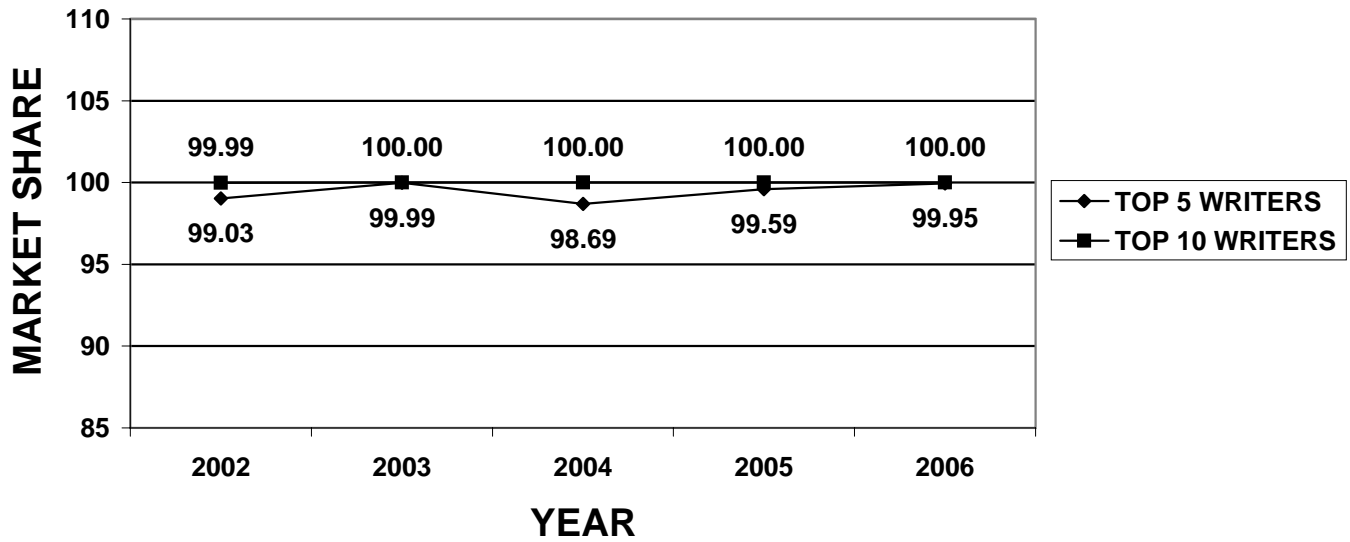
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	CHURCH LIFE INSURANCE CORPORATION	0.00%	7	0	\$0	\$0	\$65,000	\$0	N/A
2	CIGNA LIFE INSURANCE CO OF NEW YORK	0.00%	7	0	\$0	\$0	\$104,949	\$0	N/A
3	COLONIAL PENN LIFE INSURANCE COMPANY	21.98%	2	5,514	\$1,336,375	\$0	\$876,823	\$14,951	65.61%
4	CONTINENTAL ASSURANCE COMPANY	0.00%	7	0	\$0	\$0	\$731,077	\$54	N/A
5	CUNA MUTUAL INSURANCE SOCIETY	14.70%	3	3,798	\$893,892	\$0	\$752,962	\$21,304	84.23%
6	FIDELITY SECURITY LIFE INSURANCE CO	0.36%	5	33	\$21,884	\$0	\$3,050	\$154	13.94%
7	INVESTORS HERITAGE LIFE INSURANCE CO	0.05%	6	5	\$2,957	\$0	\$8,738	\$32	295.50%
8	STONEBRIDGE LIFE INSURANCE COMPANY	59.16%	1	17,039	\$3,596,370	\$0	\$2,954,770	\$69,843	82.16%
9	UNION FIDELITY LIFE INSURANCE CO	3.74%	4	677	\$227,466	\$0	\$166,709	\$2,962	73.29%
TOTAL		100.00%		27,066	\$6,078,944	\$0	\$5,664,078	\$109,300	93.18%

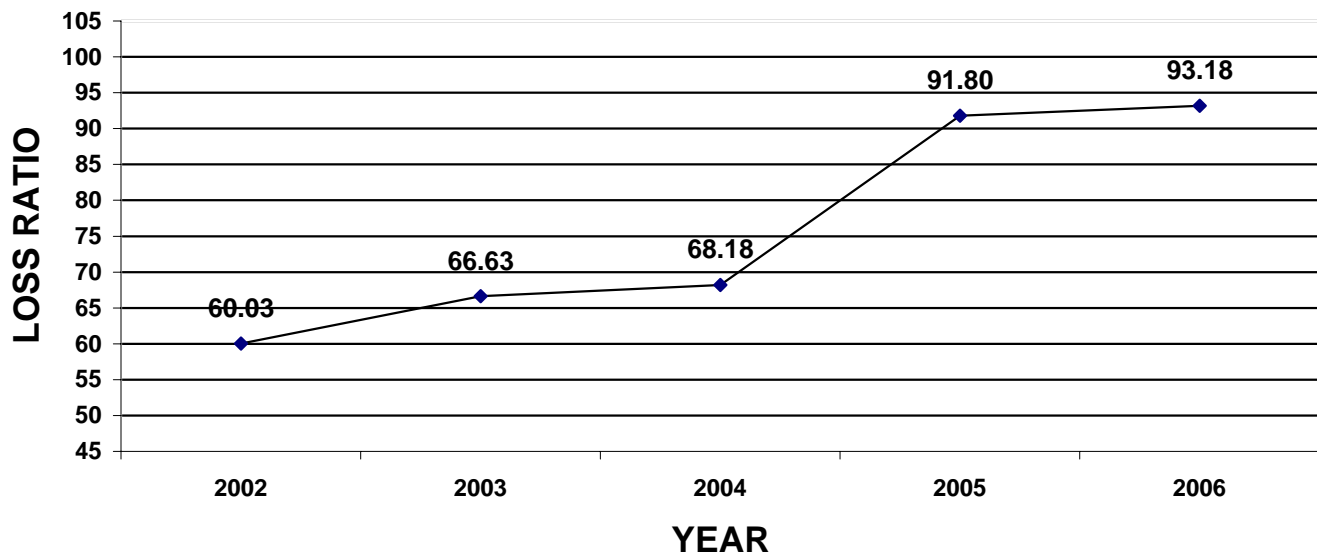


## MISSOURI GROUP GRADED DEATH BENEFITS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





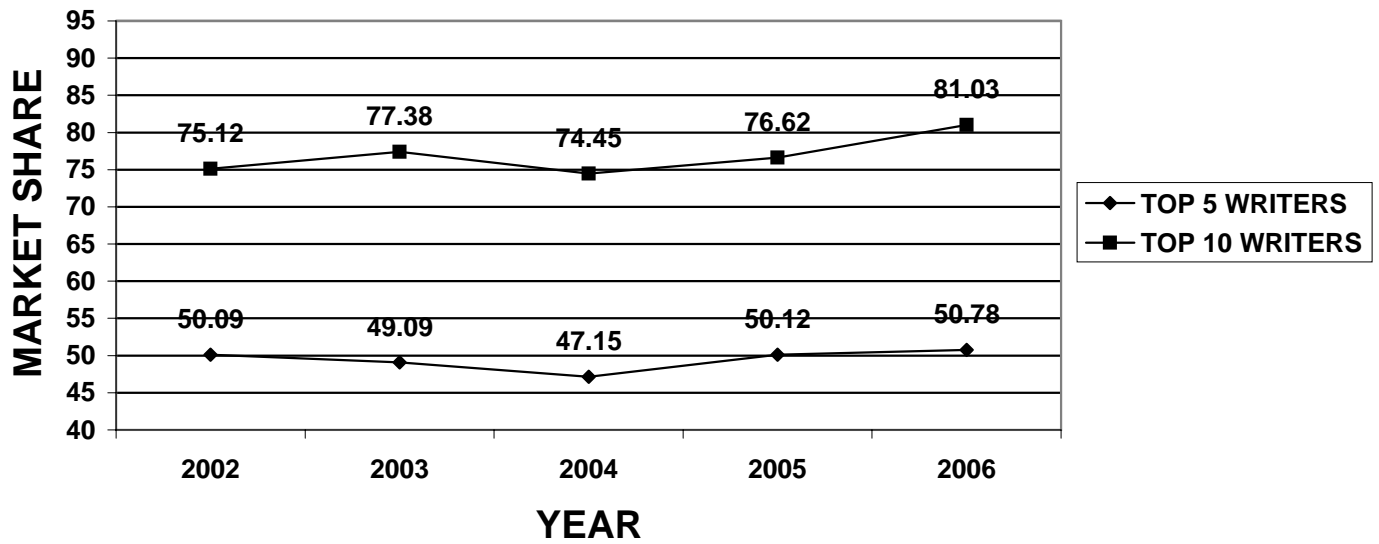
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	5.93%	8	72,701	\$1,895,973	\$0	\$1,098,157	\$150,332	57.92%
2	AMERICAN GENERAL ASSURANCE COMPANY	7.57%	5	33,789	\$2,419,465	\$0	\$1,381,699	\$188,097	57.11%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	5.48%	9	10,949	\$1,750,580	\$0	\$1,395,393	\$186,910	79.71%
4	AMERICAN NATIONAL INSURANCE COMPANY	0.82%	20	2,134	\$263,527	\$0	\$90,138	\$16,217	34.20%
5	AMERICAN REPUBLIC INSURANCE COMPANY	1.17%	19	1,098	\$375,129	\$0	\$22,288	\$0	5.94%
6	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	35	6	\$0	\$0	\$0	\$79	N/A
7	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.08%	32	548	\$25,071	\$0	\$0	\$1,866	0.00%
8	AMERICAN UNITED LIFE INSURANCE CO	1.85%	13	4,145	\$590,767	\$0	\$47,151	\$31,210	7.98%
9	BALBOA LIFE INSURANCE COMPANY	0.13%	29	3,326	\$40,681	\$0	\$54,603	\$3,368	134.22%
10	BALTIMORE LIFE INS CO THE	0.00%	35	12	\$0	\$0	\$0	\$72	N/A
11	CARDIF LIFE INSURANCE COMPANY	7.17%	6	9,719	\$2,291,710	\$0	\$420,262	\$152,236	18.34%
12	CENTRAL STATES HEALTH & LIFE COMPANY	11.05%	3	44,775	\$3,532,352	\$0	\$914,677	\$259,028	25.89%
13	CENTURION LIFE INSURANCE COMPANY	1.63%	15	1,949	\$522,501	\$0	\$348,027	\$55,943	66.61%
14	CENTURY LIFE ASSURANCE COMPANY	0.00%	35	114	-\$437	\$0	\$0	\$814	0.00%
15	CUNA MUTUAL INSURANCE SOCIETY	11.27%	2	69,528	\$3,600,965	\$0	\$2,279,213	\$413,063	63.29%
16	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	25	3,451	\$62,982	\$0	\$44,752	\$4,882	71.06%
17	GUARANTEE TRUST LIFE INSURANCE CO	4.87%	10	11,737	\$1,555,720	\$0	\$626,871	\$133,921	40.29%
18	HOUSEHOLD LIFE INSURANCE COMPANY	12.08%	1	19,869	\$3,859,888	\$0	\$3,109,254	\$318,182	80.55%
19	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	8.82%	4	36,237	\$2,818,020	\$0	\$979,236	\$233,840	34.75%
20	J M I C LIFE INSURANCE COMPANY	0.71%	21	2,027	\$226,118	\$0	\$90,252	\$26,653	39.91%
21	LIFE INVESTORS INS CO OF AMERICA	6.81%	7	22,041	\$2,176,783	\$0	\$955,526	\$169,994	43.90%
22	LINCOLN BENEFIT LIFE COMPANY	0.00%	35	153	-\$12	\$0	\$0	\$179	0.00%
23	MAGNA INSURANCE COMPANY	0.09%	31	106	\$28,203	\$0	\$137,055	\$6,442	485.96%
24	MERIT LIFE INSURANCE CO	2.60%	11	12,634	\$830,113	\$0	\$375,233	\$47,133	45.20%
25	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	34	226	\$23	\$0	\$0	\$1,171	0.00%
26	MIDWEST NATIONAL LIFE INS CO OF TN	0.43%	23	639	\$136,265	\$0	\$5,128	\$7,933	3.76%
27	MINNESOTA LIFE INSURANCE COMPANY	1.27%	17	8,971	\$406,224	\$0	\$274,848	\$33,098	67.66%
28	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	35	16	\$0	\$0	\$0	\$59	N/A
29	MOUNTAIN LIFE INSURANCE COMPANY	0.24%	24	5,231	\$75,491	\$0	\$89,113	\$37,369	118.04%
30	OLD UNITED LIFE INSURANCE COMPANY	1.20%	18	2,628	\$384,617	\$0	\$94,238	\$41,331	24.50%
31	PEKIN LIFE INSURANCE COMPANY	1.63%	16	3,454	\$520,723	\$0	\$225,340	\$27,900	43.27%
32	PROTECTIVE LIFE INSURANCE COMPANY	0.18%	26	6,928	\$57,181	\$0	\$503,365	\$64,521	880.30%
33	RESOURCE LIFE INSURANCE COMPANY	2.22%	12	10,041	\$710,102	\$0	\$357,790	\$92,221	50.39%
34	SHELTER LIFE INSURANCE COMPANY	0.17%	27	5,493	\$53,014	\$28,318	\$35,794	\$11,196	120.93%
35	STONEBRIDGE LIFE INSURANCE COMPANY	0.44%	22	11,398	\$139,914	\$0	\$51,207	\$10,282	36.60%
36	UNION FIDELITY LIFE INSURANCE CO	0.15%	28	2,352	\$47,300	\$0	\$13,606	\$1,502	28.77%
37	UNITED LIFE INSURANCE COMPANY	-0.08%	35	2,450	-\$24,485	\$0	\$135,237	\$13,862	-552.33%
38	UNITED STATES LIFE INSURANCE CO NEW YORK	0.04%	33	349	\$14,341	\$0	\$39,422	\$3,058	274.89%
39	UNIVERSAL UNDERWRITERS LIFE INS CO	1.74%	14	7,341	\$556,947	\$0	\$0	\$76,973	0.00%
40	XL LIFE INSURANCE AND ANNUITY COMPANY	-0.03%	35	1,250	-\$8,923	\$0	\$31,211	\$4,313	-349.78%
41	ZALE LIFE INSURANCE COMPANY	0.10%	30	5,574	\$30,547	\$0	\$3,862	\$2,386	12.64%
TOTAL		100.00%		437,389	\$31,965,380	\$28,318	\$16,229,948	\$2,829,636	50.86%

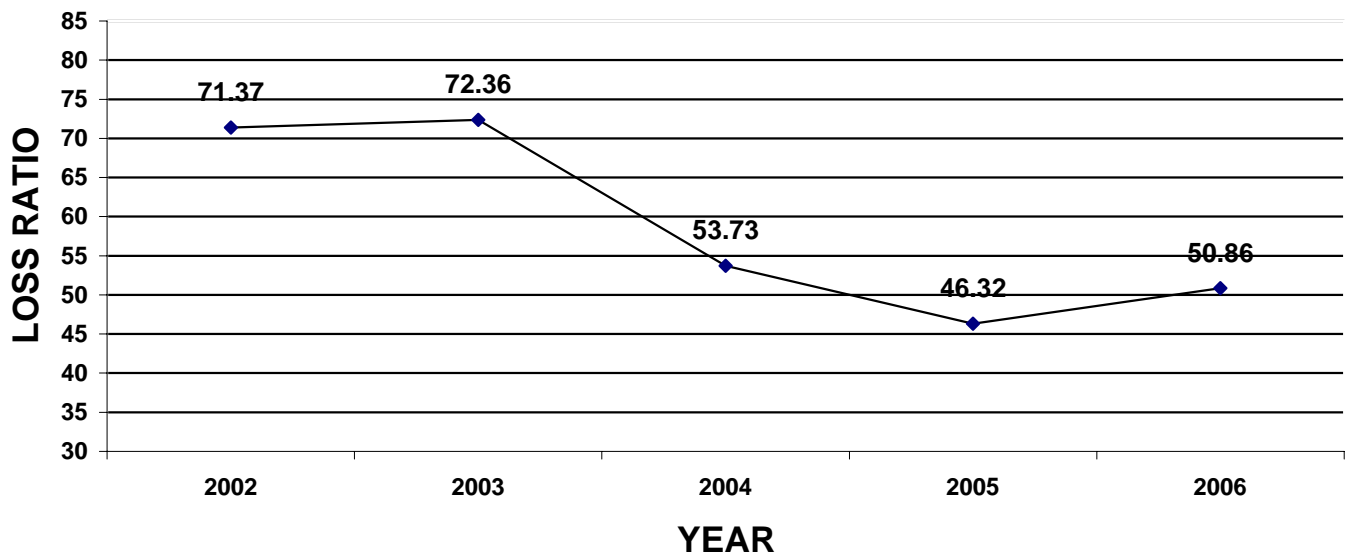


## MISSOURI GROUP CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





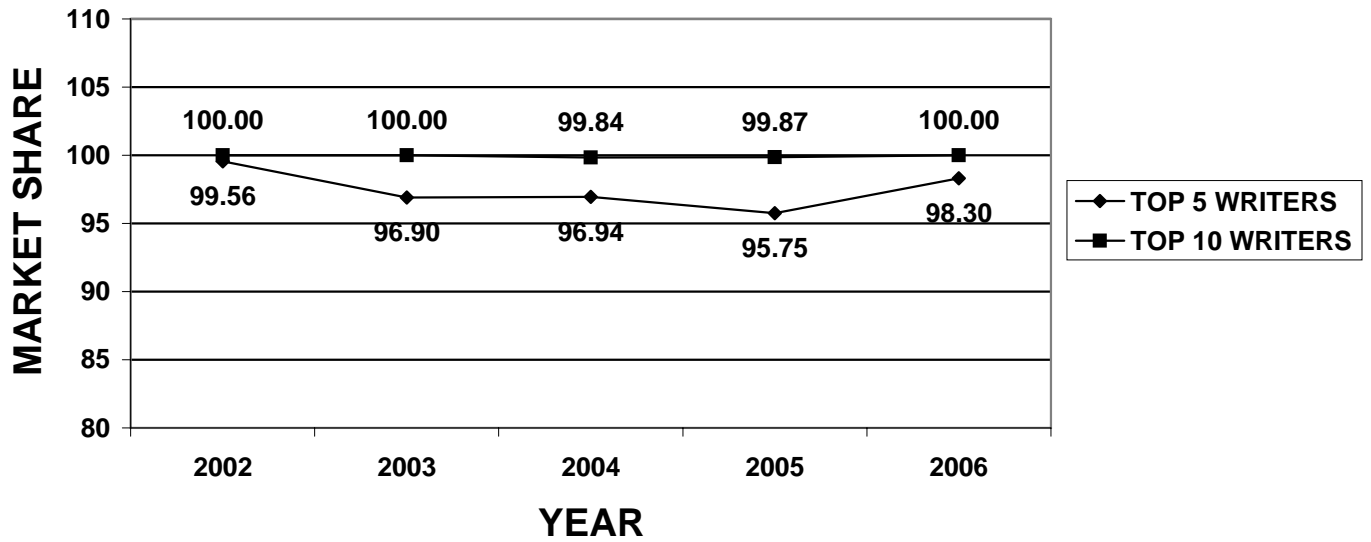
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	11	37	\$0	\$0	\$71,551	\$3,102	N/A
2	AMERICAN GENERAL LIFE INSURANCE CO	0.31%	8	38	\$68,669	\$0	\$0	\$19,607	0.00%
3	AMERICAN NATIONAL INSURANCE COMPANY	2.40%	4	232	\$539,554	\$0	\$33,440	\$1,740	6.20%
4	COMMONWEALTH ANNUITY AND LIFE INS CO	0.00%	11	1	\$0	\$0	\$732	\$0	N/A
5	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.01%	10	5	\$1,911	\$0	\$0	\$619	0.00%
6	HARTFORD LIFE INSURANCE COMPANY	0.00%	11	446	\$0	\$0	\$0	\$648,616	N/A
7	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	11	16	\$0	\$0	\$15,929	\$2,940	N/A
8	KEMPER INVESTORS LIFE INS CO	0.00%	11	720	\$0	\$0	\$1,717,000	\$492,498	N/A
9	LINCOLN BENEFIT LIFE COMPANY	0.11%	9	1	\$24,000	\$0	\$0	\$587	0.00%
10	MASSACHUSETTS MUTUAL LIFE INS CO	3.91%	3	365	\$879,247	\$0	\$0	\$229,535	0.00%
11	METROPOLITAN LIFE INSURANCE COMPANY	55.75%	1	8,721	\$12,529,135	\$0	\$17,779,719	\$112,990	141.91%
12	MINNESOTA LIFE INSURANCE COMPANY	1.00%	5	6	\$225,204	\$0	\$24,479	\$3,672	10.87%
13	NATIONWIDE LIFE INSURANCE COMPANY	0.77%	6	25	\$174,150	\$0	\$7,570	\$25,246	4.35%
14	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.50%	7	640	\$112,477	\$2,623	\$175,668	\$56,520	158.51%
15	SUN LIFE ASSURANCE OF CANADA (US)	35.24%	2	0	\$7,921,243	\$0	\$0	\$0	0.00%
TOTAL		100.00%		11,253	\$22,475,590	\$2,623	\$19,826,088	\$1,597,672	88.22%

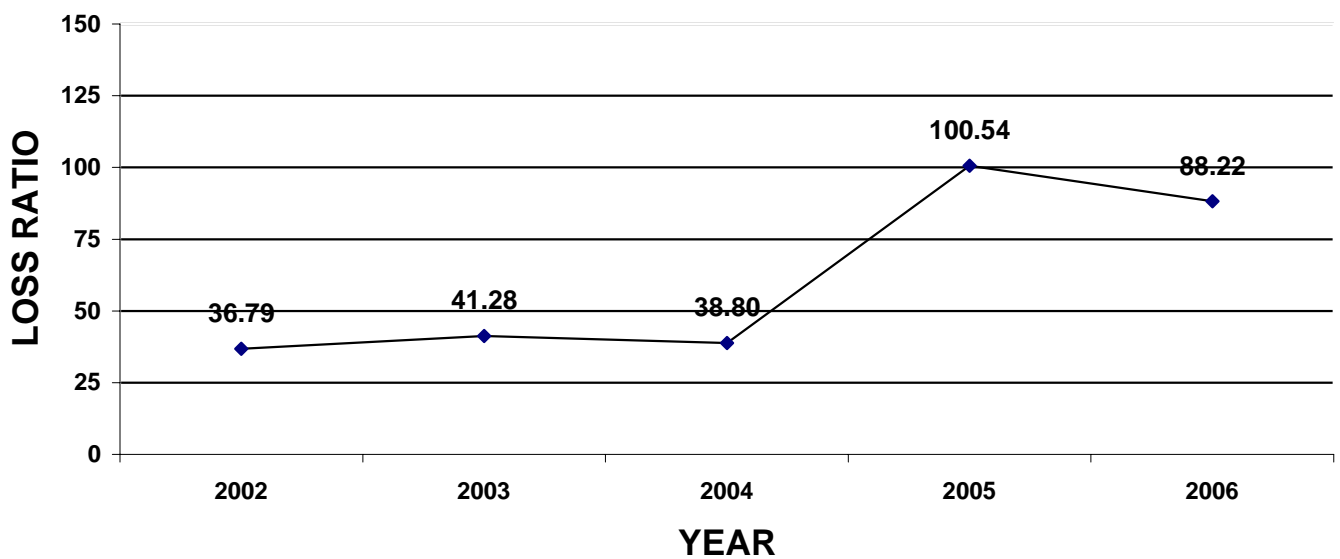


## MISSOURI GROUP VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.01%	45	7	\$58,433	\$0	\$4,978,934	N/A	8520.76%
2	AIG ANNUITY INSURANCE COMPANY	0.00%	76	2,069	\$0	\$0	\$1,179,361	N/A	N/A
3	AIG LIFE INSURANCE COMPANY	0.57%	16	352	\$2,833,144	\$0	\$6,427,328	N/A	226.86%
4	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.02%	39	1	\$84,411	\$0	\$6,140	N/A	7.27%
5	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	76	15	\$0	\$0	\$93,147	N/A	N/A
6	ALLSTATE ASSURANCE COMPANY	0.00%	76	23	\$0	\$0	\$38,918	N/A	N/A
7	ALLSTATE LIFE INSURANCE COMPANY	1.02%	13	5,214	\$5,063,352	\$0	\$30,570,315	N/A	603.76%
8	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	61	0	\$6,000	\$0	\$0	N/A	0.00%
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	76	281	\$0	\$0	\$168,526	N/A	N/A
10	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	76	99	\$0	\$0	\$349,586	N/A	N/A
11	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	76	261	\$0	\$0	\$182,463	N/A	N/A
12	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.01%	49	503	\$32,279	\$0	\$1,250,004	N/A	3872.50%
13	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	54	8	\$18,025	\$0	\$24,451	N/A	135.65%
14	AMERICAN MEMORIAL LIFE INSURANCE CO	0.00%	58	7	\$8,176	\$0	\$1,000	N/A	12.23%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.43%	18	467	\$2,137,178	\$0	\$3,512,517	N/A	164.35%
16	AMERICAN SKANDIA LIFE ASSURANCE CORP	18.43%	2	7,250	\$91,718,355	\$0	\$88,215,887	N/A	96.18%
17	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.06%	31	253	\$320,132	\$0	\$120,100	N/A	37.52%
18	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.01%	43	226	\$64,047	\$0	\$290,008	N/A	452.80%
19	AMERITAS LIFE INSURANCE CORP	0.00%	76	25	\$0	\$0	\$127,170	N/A	N/A
20	ANNUITY INVESTORS LIFE INSURANCE CO	0.02%	40	139	\$80,166	\$0	\$60,342	N/A	75.27%
21	ASSURITY LIFE INSURANCE COMPANY	0.00%	65	30	\$2,414	\$0	\$323,894	N/A	13417.32%
22	ATLANTA LIFE INSURANCE COMPANY	0.00%	76	3	\$0	\$0	\$8,982	N/A	N/A
23	AURORA NATIONAL LIFE ASSURANCE CO	0.00%	76	727	\$0	\$0	\$536	N/A	N/A
24	AVIVA LIFE INSURANCE COMPANY	0.21%	22	248	\$1,061,166	\$0	\$0	N/A	0.00%
25	AXA EQUITABLE LIFE INSURANCE COMPANY	0.13%	26	374	\$664,587	\$10,311	\$0	N/A	1.55%
26	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	76	0	\$0	\$0	\$23,659,117	N/A	N/A
27	CANADA LIFE ASSURANCE COMPANY	0.00%	76	294	\$0	\$0	\$1,647,656	N/A	N/A
28	CAPITOL LIFE INSURANCE COMPANY	0.00%	76	27	\$0	\$0	\$113,527	N/A	N/A
29	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	76	17	\$0	\$0	\$98,913	N/A	N/A
30	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	62	1	\$4,700	\$0	\$5,110	N/A	108.72%
31	CHURCH LIFE INSURANCE CORPORATION	0.01%	51	3	\$30,517	\$0	\$0	N/A	0.00%
32	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	76	26	\$0	\$0	\$4,422	N/A	N/A
33	CONSECO INSURANCE COMPANY	0.01%	48	34	\$45,089	\$0	\$97,349	N/A	215.90%
34	CONTINENTAL ASSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$254,931	N/A	N/A
35	CROWN LIFE INSURANCE COMPANY	0.00%	76	2	\$0	\$0	\$950	N/A	N/A
36	CUNA MUTUAL INSURANCE SOCIETY	1.09%	12	53	\$5,412,669	\$0	\$6,024,056	N/A	111.30%
37	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	68	34	\$1,925	\$0	\$20,255	N/A	1052.21%
38	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.83%	14	9,451	\$4,126,269	\$0	\$15,473,299	N/A	374.99%
39	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	74	9	\$30	\$19,182	\$622,401	N/A	2138610.00%
40	FIRST BERKSHIRE HATHAWAY LIFE INS CO	0.00%	55	1	\$10,263	\$0	\$12,060	N/A	117.51%
41	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.04%	33	837	\$208,609	\$13,813	\$1,875,458	N/A	905.65%
42	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	76	6	\$0	\$0	\$0	N/A	N/A
43	GENWORTH LIFE INSURANCE COMPANY	0.00%	69	187	\$983	\$0	\$1,809,649	N/A	184094.51%
44	GREAT AMERICAN LIFE INSURANCE CO	0.02%	38	61	\$94,037	\$0	\$533,011	N/A	566.81%
45	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	64	12	\$2,931	\$0	\$0	N/A	0.00%
46	GREAT WEST LIFE & ANNUITY INS CO	13.99%	3	43,102	\$69,601,199	\$0	\$1,119,891	N/A	1.61%
47	HORACE MANN LIFE INSURANCE COMPANY	0.00%	53	0	\$20,356	\$0	\$20,502	N/A	100.72%
48	HUMANA INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$541	N/A	N/A
49	INDIANAPOLIS LIFE INSURANCE CO	0.00%	75	349	\$10	\$0	\$835,497	N/A	8354970.00%
50	ING LIFE INSURANCE AND ANNUITY COMPANY	3.37%	7	15,553	\$16,747,342	\$0	\$37,286,711	N/A	222.64%
51	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	76	1	\$0	\$0	\$0	N/A	N/A
52	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	72	1	\$59	\$0	\$1,404	N/A	2379.66%
53	JACKSON NATIONAL LIFE INSURANCE CO	0.03%	35	815	\$166,333	\$0	\$1,675,920	N/A	1007.57%
54	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.00%	73	0	\$50	\$0	\$25,964	N/A	51928.00%
55	JOHN HANCOCK LIFE INSURANCE COMPANY	0.32%	19	5,375	\$1,596,877	\$380,182	\$28,291,497	N/A	1795.48%
56	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	76	0	\$0	\$19	\$0	N/A	N/A
57	KEMPER INVESTORS LIFE INS CO	0.00%	59	300	\$7,898	\$0	\$421,222	N/A	5333.27%
58	LAFAYETTE LIFE INSURANCE CO THE	0.00%	57	1	\$8,208	\$0	\$0	N/A	0.00%
59	LIBERTY LIFE INSURANCE COMPANY	0.00%	76	193	\$0	\$0	\$1,333,277	N/A	N/A
60	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	76	0	\$0	\$0	\$604	N/A	N/A
61	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.01%	46	115	\$52,023	\$0	\$225,259	N/A	433.00%
62	LIFE INVESTORS INS CO OF AMERICA	0.01%	44	206	\$62,724	\$0	\$227,599	N/A	362.86%
63	LINCOLN BENEFIT LIFE COMPANY	0.00%	76	12	\$0	\$0	\$106,989	N/A	N/A
64	LINCOLN NATIONAL LIFE INSURANCE CO	6.48%	4	5,600	\$32,228,436	\$0	\$40,091,908	N/A	124.40%
65	MASSACHUSETTS MUTUAL LIFE INS CO	0.61%	15	3,154	\$3,054,317	\$0	\$6,119,841	N/A	200.37%
66	METLIFE INSURANCE COMPANY OF CONNECTICUT	1.72%	10	39,901	\$8,581,091	\$0	\$7,947,019	N/A	92.61%
67	METLIFE INVESTORS INSURANCE COMPANY	0.00%	76	2	\$0	\$0	\$0	N/A	N/A
68	METLIFE INVESTORS USA INSURANCE COMPANY	0.02%	37	207	\$101,829	\$0	\$381,116	N/A	374.27%
69	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.00%	76	345	\$0	\$0	\$710,185	N/A	N/A
70	METROPOLITAN LIFE INSURANCE COMPANY	2.80%	8	388	\$13,920,174	\$1,896	\$17,999,997	N/A	129.32%



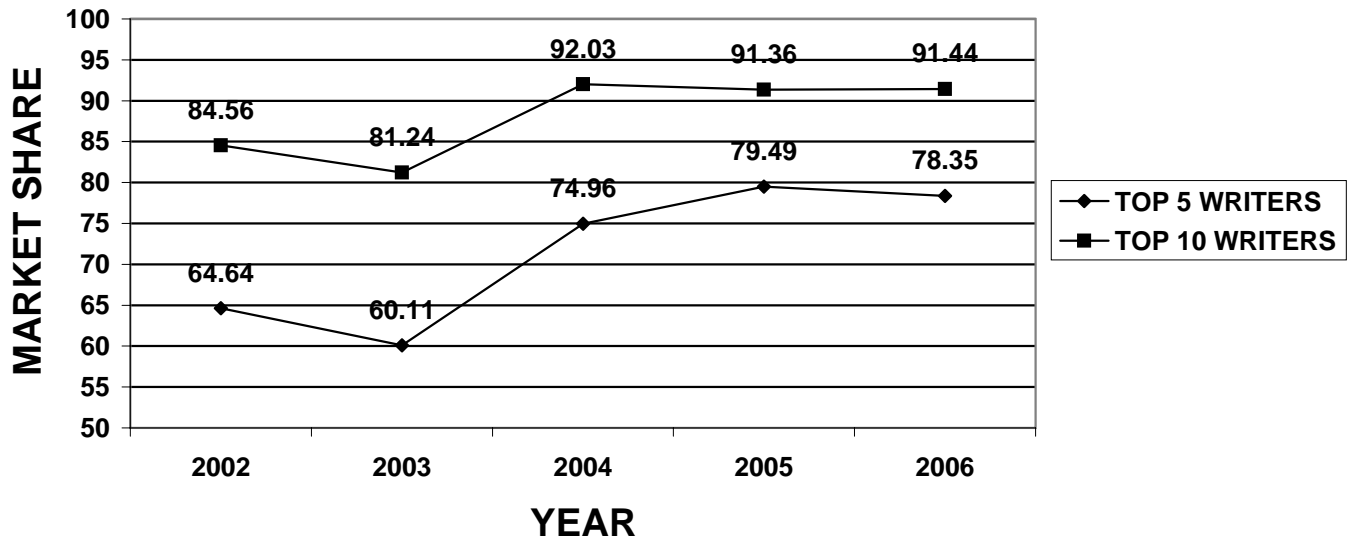
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	MIDLAND NATIONAL LIFE INSURANCE CO	0.11%	28	208	\$555,429	\$0	\$297,501	N/A	53.56%
72	MINNESOTA LIFE INSURANCE COMPANY	0.00%	76	805	\$0	\$0	\$245,214	N/A	N/A
73	MONY LIFE INS CO OF AMERICA	0.00%	76	3	\$0	\$0	\$343	N/A	N/A
74	MONY LIFE INSURANCE COMPANY	0.00%	76	67	-\$2,769	\$0	\$0	N/A	0.00%
75	MUTUAL OF AMERICA LIFE INSURANCE CO	0.01%	42	281	\$74,533	\$0	\$25,069,905	N/A	33635.98%
76	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	76	1	\$0	\$0	\$2,432	N/A	N/A
77	NATIONAL FARMERS UNION LIFE INS CO	0.00%	76	1	\$0	\$0	\$0	N/A	N/A
78	NATIONAL GUARDIAN LIFE INSURANCE CO	0.01%	50	9	\$31,966	\$0	\$13,986	N/A	43.75%
79	NATIONAL WESTERN LIFE INSURANCE CO	0.48%	17	631	\$2,403,519	\$0	\$6,013,130	N/A	250.18%
80	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	41	425	\$79,952	\$0	\$1,152,397	N/A	1441.36%
81	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	60	14	\$6,014	\$0	\$19,625	N/A	326.32%
82	NEW YORK LIFE INS & ANNUITY CORPORATION	0.06%	32	2	\$300,516	\$0	\$2,766	N/A	0.92%
83	NEW YORK LIFE INSURANCE COMPANY	0.13%	27	10,086	\$661,201	\$2,000	\$12,608,375	N/A	1907.19%
84	NORTH AMERICAN CO FOR LIFE & HEALTH INS	0.00%	76	61	-\$10,000	\$0	\$0	N/A	0.00%
85	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	66	66	\$2,219	\$0	\$136,906	N/A	6169.72%
86	PAUL REVERE LIFE INSURANCE CO	0.00%	76	14	\$0	\$0	\$19,234	N/A	N/A
87	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	76	6	\$0	\$0	\$0	N/A	N/A
88	PENN MUTUAL LIFE INSURANCE CO THE	0.00%	76	85	\$0	\$0	\$6,111,142	N/A	N/A
89	PEOPLES BENEFIT LIFE INSURANCE CO	0.03%	34	2,224	\$167,272	\$0	\$8,410,534	N/A	5028.06%
90	PHOENIX LIFE INSURANCE COMPANY	0.00%	63	31	\$4,249	\$0	\$625,063	N/A	14710.83%
91	PRESIDENTIAL LIFE INSURANCE CO	0.00%	76	0	\$0	\$0	\$94,415	N/A	N/A
92	PRINCIPAL LIFE INS CO	0.03%	36	111,439	\$157,007	\$5,114	\$22,830,868	N/A	14544.56%
93	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	76	1,228	\$0	\$0	\$2,573,676	N/A	N/A
94	PRUCO LIFE INSURANCE COMPANY	0.00%	76	5	\$0	\$0	\$7,207,855	N/A	N/A
95	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.39%	6	4,732	\$16,878,819	\$37,303	\$174,732,605	N/A	1035.44%
96	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.01%	52	0	\$29,176	\$0	\$0	N/A	0.00%
97	RELIABLE LIFE INSURANCE COMPANY	0.00%	76	154	\$0	\$0	\$591,004	N/A	N/A
98	RELIANCE STANDARD LIFE INSURANCE CO	0.08%	29	2	\$373,901	\$0	\$96,576	N/A	25.83%
99	RELIASTAR LIFE INSURANCE COMPANY	0.23%	21	2,257	\$1,126,422	\$0	\$5,438,071	N/A	482.77%
100	RIVERSOURCE LIFE INSURANCE COMPANY	0.28%	20	736	\$1,379,755	\$0	\$3,676,769	N/A	266.48%
101	SAGICOR LIFE INSURANCE COMPANY	0.00%	76	22	\$0	\$0	\$579,054	N/A	N/A
102	SECURITY BENEFIT LIFE INSURANCE CO	0.13%	25	348	\$668,018	\$0	\$925,788	N/A	138.59%
103	SENTRY LIFE INSURANCE CO (L&H ACCT)	1.34%	11	1,009	\$6,678,060	\$0	\$2,151,091	N/A	32.21%
104	STANDARD INSURANCE COMPANY	0.00%	76	2	\$0	\$0	\$9,862	N/A	N/A
105	SUN LIFE ASSURANCE OF CANADA (US)	1.81%	9	460	\$9,008,266	\$0	\$1,979,350	N/A	21.97%
106	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	67	177	\$1,941	\$0	\$520,738	N/A	26828.34%
107	SYMETRA LIFE INSURANCE COMPANY	0.00%	70	783	\$778	\$0	\$1,182,617	N/A	152007.33%
108	TEXAS LIFE INSURANCE COMPANY	0.00%	71	5	\$600	\$0	\$814,130	N/A	135688.33%
109	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	35.50%	1	38	\$176,608,770	\$0	\$79,967,719	N/A	45.28%
110	TRANSAMERICA LIFE INSURANCE COMPANY	0.07%	30	1,928	\$330,744	\$0	\$29,992,008	N/A	9068.04%
111	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	-0.30%	76	9,243	-\$1,489,100	\$0	\$15,237,822	N/A	-1023.29%
112	ULLICO LIFE INSURANCE COMPANY	0.00%	76	4	\$0	\$0	\$2,053	N/A	N/A
113	UNION CENTRAL LIFE INSURANCE CO	0.00%	76	536	\$0	\$0	\$3,105,520	N/A	N/A
114	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	76	1	\$0	\$0	\$2,000	N/A	N/A
115	UNITED OF OMAHA LIFE INS CO	0.17%	23	962	\$846,005	\$0	\$2,698,488	N/A	318.97%
116	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	47	28	\$48,542	\$0	\$20,691	N/A	42.62%
117	UNITY MUTUAL LIFE INS CO	0.00%	76	0	\$0	\$0	\$10,740	N/A	N/A
118	UNUM LIFE INS CO OF AMERICA	0.00%	76	59	\$0	\$0	\$206,789	N/A	N/A
119	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	56	56	\$8,975	\$0	\$438,977	N/A	4891.11%
120	VARIABLE ANNUITY LIFE INSURANCE CO	3.95%	5	14,388	\$19,635,903	\$0	\$11,058,319	N/A	56.32%
121	WESTERN AND SOUTHERN LIFE INS CO	0.00%	76	158	\$0	\$0	\$984,357	N/A	N/A
122	WESTERN RESERVE LIFE ASSUR CO OH	0.14%	24	15	\$718,644	\$0	\$207,860	N/A	28.92%
TOTAL		100.00%		311,052	\$497,524,140	\$469,820	\$765,071,081	N/A	153.87%

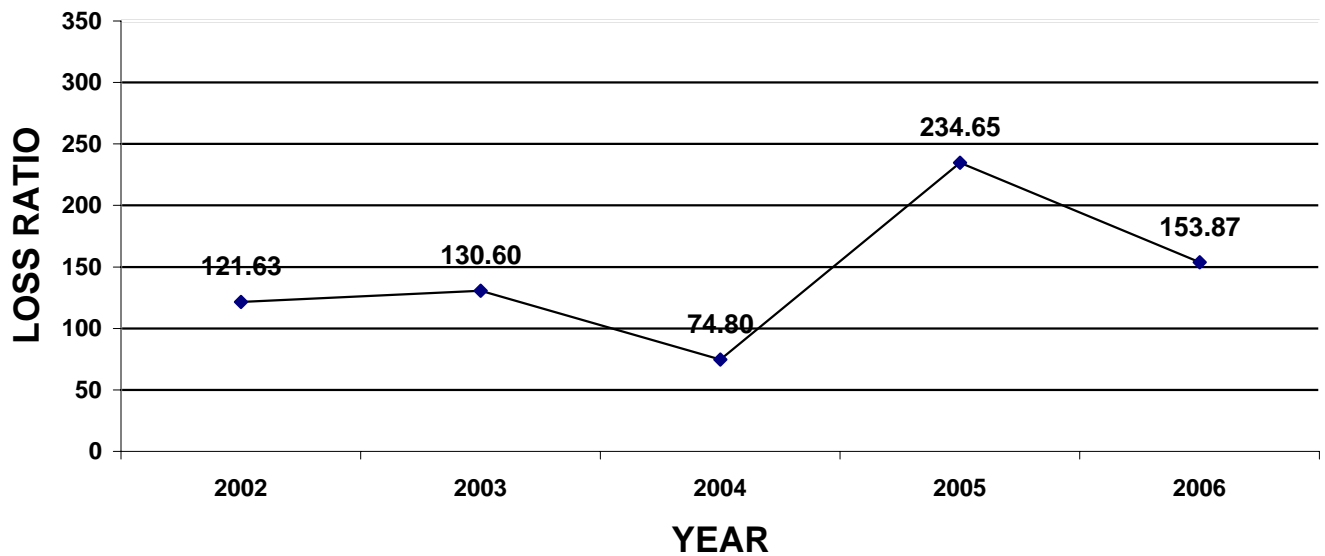


# MISSOURI GROUP ORDINARY ANNUITIES INSURANCE (with life contingencies)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





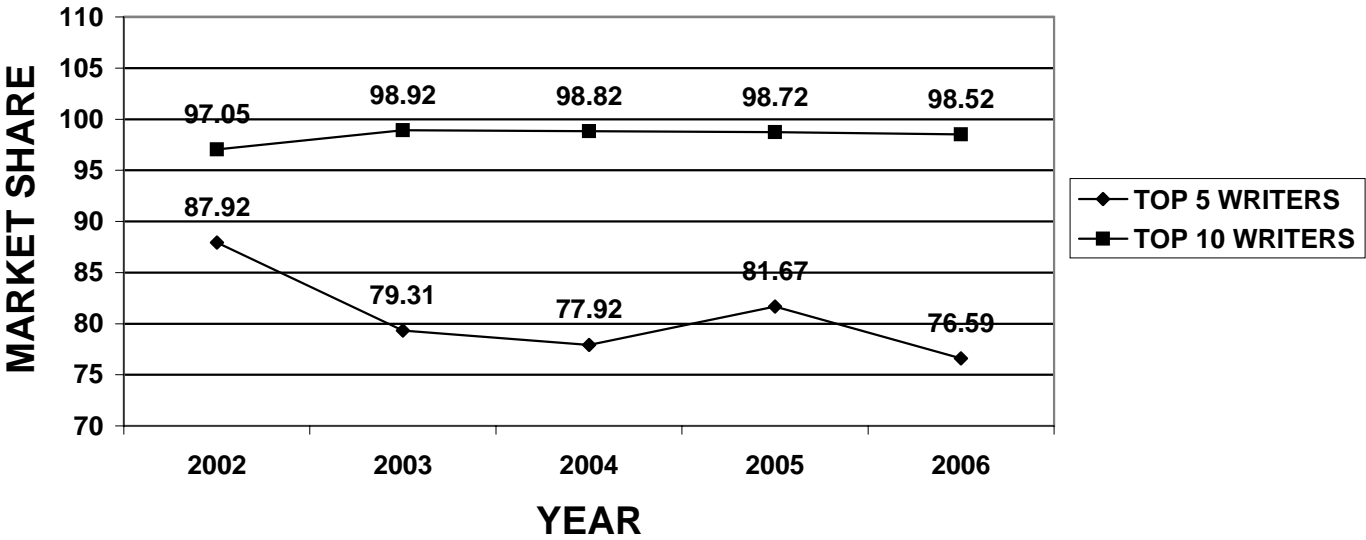
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AIG LIFE INSURANCE COMPANY	0.00%	21	2	\$0	\$0	\$10,840	N/A	N/A
2	AIG SUNAMERICA LIFE ASSURANCE COMPANY	17.07%	2	1,553	\$131,090,861	\$0	\$117,081,220	N/A	89.31%
3	ALLSTATE LIFE INSURANCE COMPANY	0.79%	10	3,693	\$6,060,611	\$0	\$20,623,294	N/A	340.28%
4	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	21	0	\$0	\$0	\$54,231	N/A	N/A
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	21	9	\$0	\$0	\$45,052	N/A	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.18%	15	43	\$1,406,533	\$0	\$724,973	N/A	51.54%
7	AMERICAN UNITED LIFE INSURANCE CO	8.24%	4	17,114	\$63,261,198	\$0	\$56,252,616	N/A	88.92%
8	AXA EQUITABLE LIFE INSURANCE COMPANY	27.65%	1	21,550	\$212,362,092	\$0	\$137,595,774	N/A	64.79%
9	CONSECO LIFE INSURANCE CO	0.00%	21	30	\$0	\$0	\$25,777	N/A	N/A
10	CUNA MUTUAL LIFE INSURANCE COMPANY	0.42%	11	39	\$3,192,912	\$0	\$3,931,983	N/A	123.15%
11	GUARDIAN INSURANCE & ANNUITY CO INC	0.22%	14	558	\$1,687,229	\$0	\$0	N/A	0.00%
12	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.00%	21	19	\$0	\$0	\$24,050	N/A	N/A
13	HARTFORD LIFE INSURANCE COMPANY	0.00%	21	871	\$0	\$0	\$3,703,659	N/A	N/A
14	ING LIFE INSURANCE AND ANNUITY COMPANY	8.20%	5	25,515	\$63,001,907	\$0	\$75,703,321	N/A	120.16%
15	ING USA ANNUITY AND LIFE INSURANCE COMPANY	15.43%	3	9,853	\$118,466,752	\$0	\$68,677,298	N/A	57.97%
16	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	21	7	\$0	\$0	\$6,238	N/A	N/A
17	KEMPER INVESTORS LIFE INS CO	0.04%	17	1,139	\$312,545	\$0	\$5,766,277	N/A	1844.94%
18	LINCOLN NATIONAL LIFE INSURANCE CO	5.05%	7	5,949	\$38,744,536	\$0	\$34,974,070	N/A	90.27%
19	METLIFE INVESTORS USA INSURANCE COMPANY	0.26%	13	1,509	\$2,015,865	\$0	\$5,437,206	N/A	269.72%
20	METROPOLITAN LIFE INSURANCE COMPANY	0.28%	12	6,793	\$2,159,114	\$0	\$872,959	N/A	40.43%
21	PRINCIPAL LIFE INS CO	0.00%	21	33	\$0	\$0	\$99,547	N/A	N/A
22	RELIASTAR LIFE INSURANCE COMPANY	0.07%	16	8	\$550,850	\$0	\$123,593	N/A	22.44%
23	SUN LIFE ASSURANCE OF CANADA (US)	4.47%	8	3,378	\$34,315,854	\$0	\$122,777	N/A	0.36%
24	SYMETRA LIFE INSURANCE COMPANY	0.00%	18	224	\$12,720	\$0	\$108,824	N/A	855.53%
25	TEACHERS INSURANCE & ANNUITY ASSOCI OF AMER	8.13%	6	26,264	\$62,459,820	\$4,995,914	\$461,756	N/A	8.74%
26	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	20	89	\$9,027	\$0	\$1,160,939	N/A	12860.74%
27	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.00%	19	417	\$12,417	\$0	\$5,701,314	N/A	45915.39%
28	UNION CENTRAL LIFE INSURANCE CO	3.49%	9	4,258	\$26,824,138	\$0	\$24,670,345	N/A	91.97%
29	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	21	75	\$0	\$0	\$0	N/A	N/A
TOTAL		100.00%		130,992	\$767,946,981	\$4,995,914	\$563,959,933	N/A	74.09%

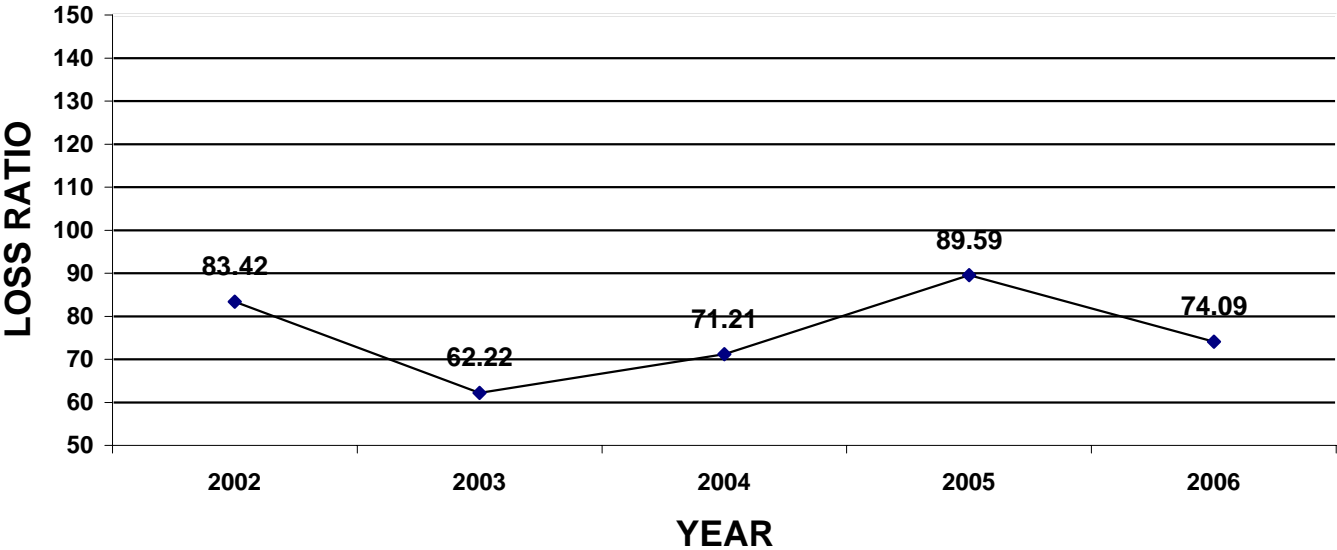


# MISSOURI GROUP VARIABLE ANNUITIES INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





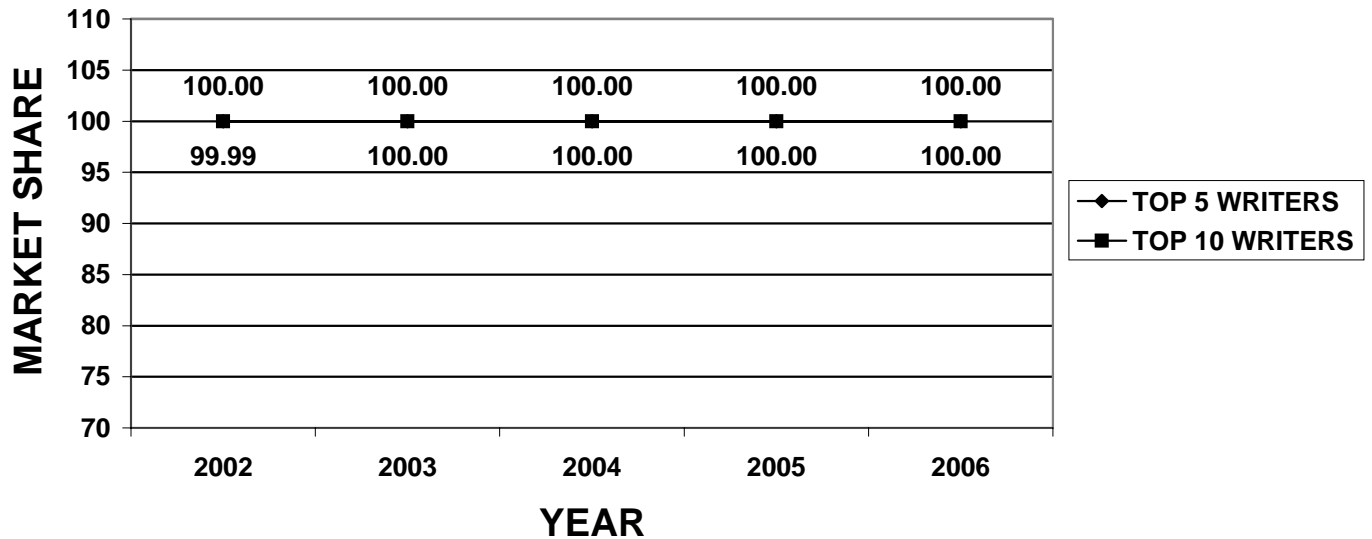
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	13.29%	2	770	\$4,768,094	\$0	\$3,426,916	N/A	71.87%
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	5	45	\$0	\$0	\$648,888	N/A	N/A
3	LINCOLN BENEFIT LIFE COMPANY	12.80%	3	2,391	\$4,593,114	\$0	\$35,160,962	N/A	765.51%
4	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	5	55	\$0	\$0	\$1,058,309	N/A	N/A
5	PROTECTIVE LIFE AND ANNUITY INS COMPANY	0.00%	5	8	\$0	\$0	\$24,915	N/A	N/A
6	PROTECTIVE LIFE INSURANCE COMPANY	73.75%	1	1,634	\$26,461,463	\$0	\$6,003	N/A	0.02%
7	RIVERSOURCE LIFE INSURANCE COMPANY	0.16%	4	37	\$58,298	\$0	\$125,604	N/A	215.45%
TOTAL		100.00%		4,940	\$35,880,969	\$0	\$40,451,597	N/A	112.74%

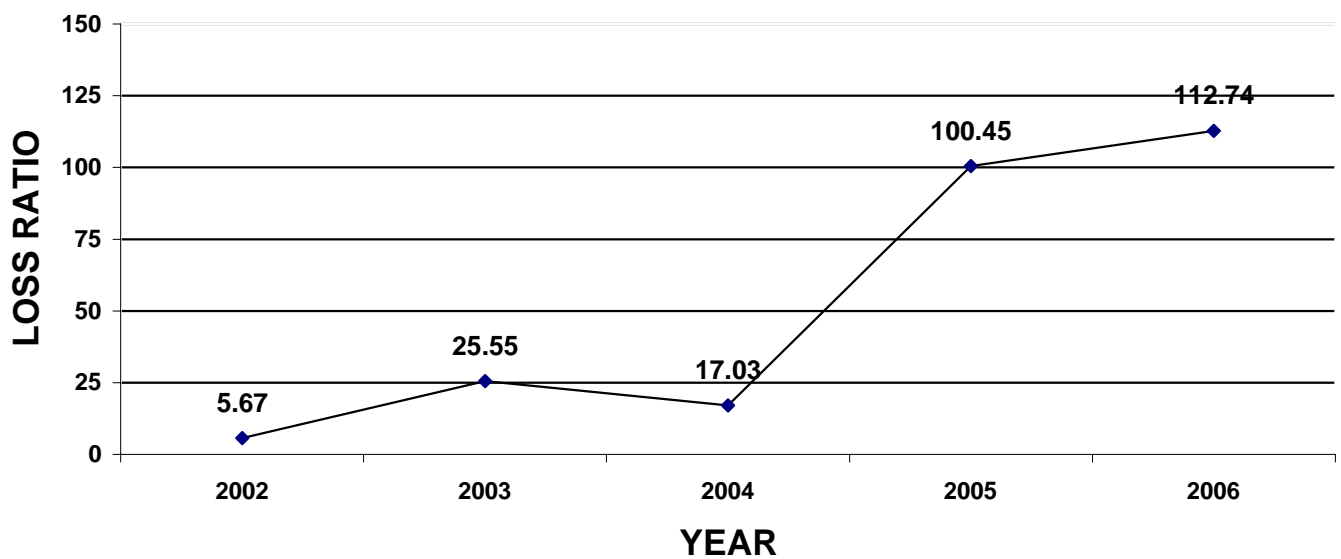


## MISSOURI GROUP MODIFIED GUARANTEED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





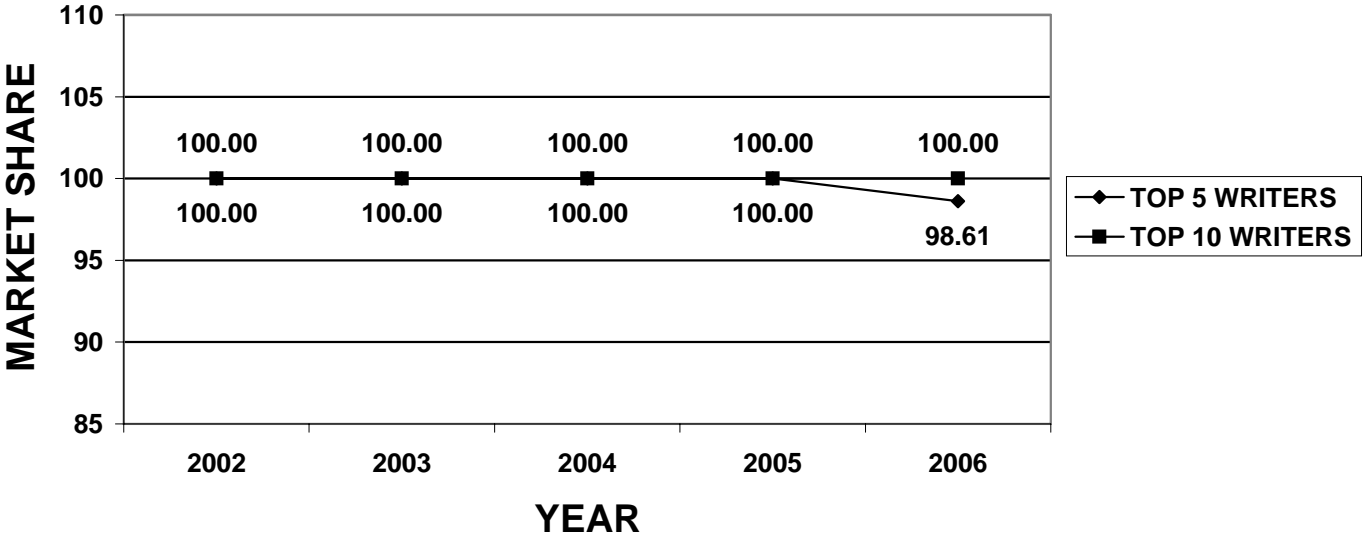
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	4.93%	3	153	\$797,280	\$0	\$182,630	N/A	22.91%
2	AMERICAN NATIONAL INSURANCE COMPANY	2.47%	5	43	\$399,680	\$0	\$0	N/A	0.00%
3	AMERUS LIFE INSURANCE COMPANY	3.12%	4	2,391	\$505,612	\$0	\$7,661,703	N/A	1515.33%
4	JEFFERSON PILOT LIFE INS CO	0.00%	8	1	\$0	\$0	-\$27,829	N/A	N/A
5	LIFE INSURANCE CO OF THE SOUTHWEST	0.48%	7	79	\$78,092	\$0	\$16,713	N/A	21.40%
6	MIDLAND NATIONAL LIFE INSURANCE CO	58.48%	1	3,544	\$9,463,657	\$0	\$5,068,966	N/A	53.56%
7	NATIONAL WESTERN LIFE INSURANCE CO	0.91%	6	505	\$146,580	\$0	\$0	N/A	0.00%
8	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	8	2	\$0	\$0	\$0	N/A	N/A
9	WASHINGTON NATIONAL INSURANCE CO	29.61%	2	80	\$4,791,134	\$0	\$0	N/A	0.00%
TOTAL		100.00%		6,798	\$16,182,035	\$0	\$12,902,183	N/A	79.73%

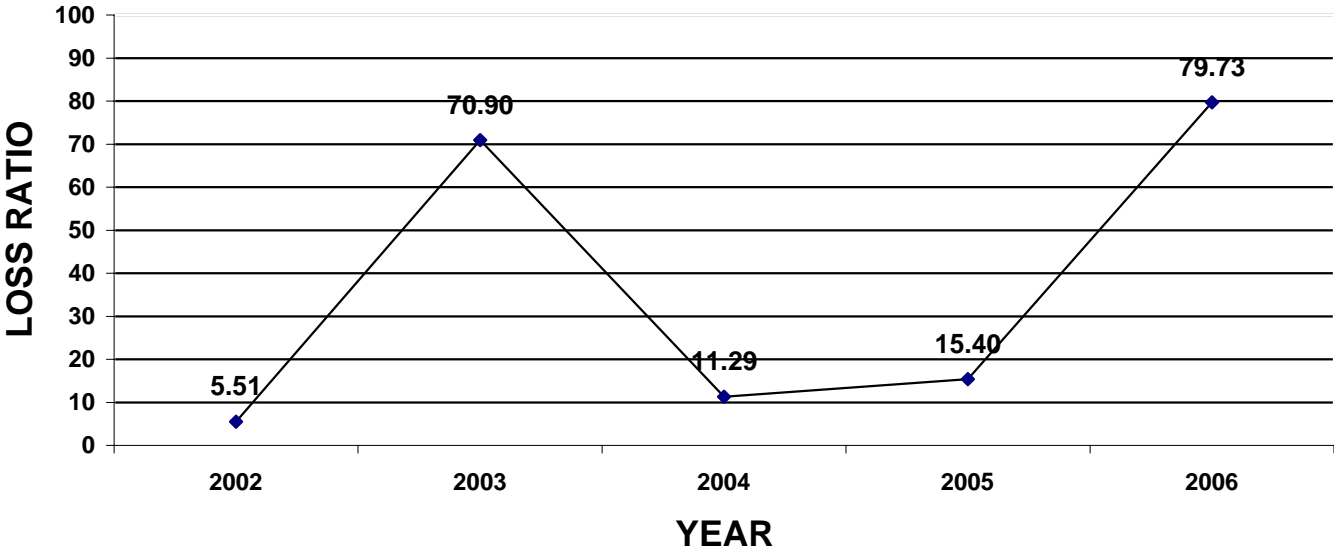


**MISSOURI GROUP EQUITY INDEXED ANNUITIES INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





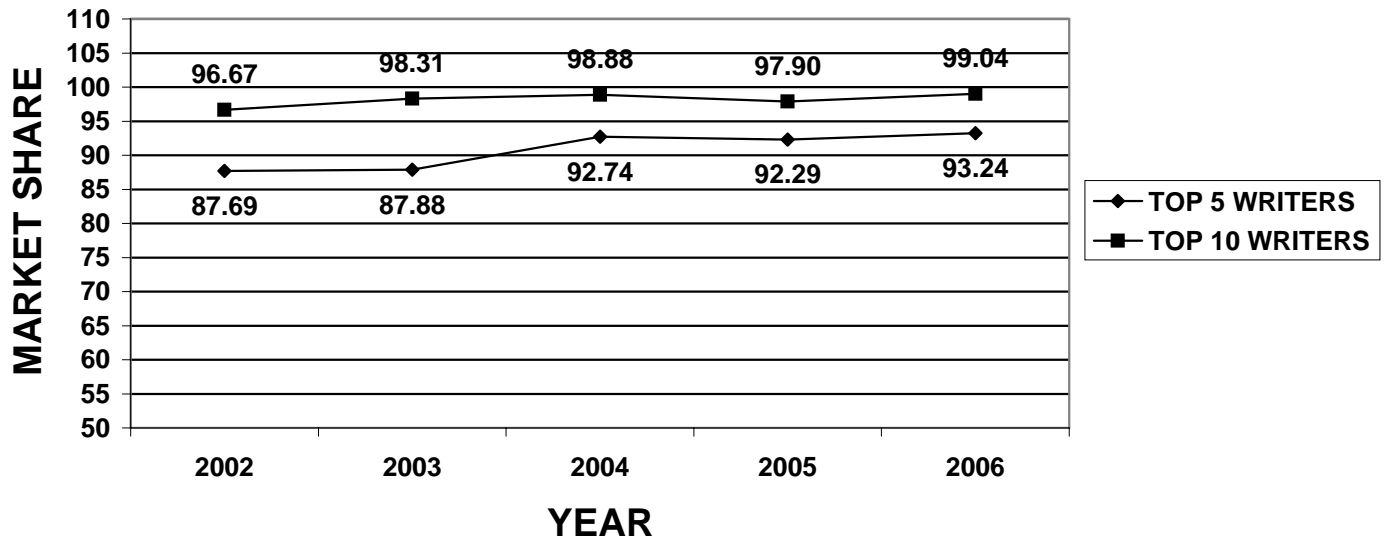
**2006 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	4.19%	4	5	\$33,723,078	\$0	\$0	N/A	0.00%
2	AIG LIFE INSURANCE COMPANY	0.02%	21	5	\$148,685	\$0	\$38,076	N/A	25.61%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	34	37	\$0	\$0	\$19,890,591	N/A	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	34	3	\$0	\$0	\$0	N/A	N/A
5	AMERICAN NATIONAL INSURANCE COMPANY	0.06%	18	56	\$450,916	\$0	\$0	N/A	0.00%
6	AMERICAN UNITED LIFE INSURANCE CO	0.01%	25	120	\$56,353	\$0	\$2,960,664	N/A	5253.78%
7	AMERITAS LIFE INSURANCE CORP	0.11%	14	12	\$886,546	\$0	\$0	N/A	0.00%
8	AURORA NATIONAL LIFE ASSURANCE CO	-0.18%	34	21	-\$1,433,372	\$0	\$0	N/A	0.00%
9	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	34	0	\$0	\$0	\$13,241,262	N/A	N/A
10	CONNECTICUT GENERAL LIFE INS CO	0.04%	20	45	\$307,912	\$0	\$460,071	N/A	149.42%
11	CONTINENTAL ASSURANCE COMPANY	0.00%	28	1	\$1,761	\$0	\$0	N/A	0.00%
12	CUNA MUTUAL INSURANCE SOCIETY	0.00%	27	9	\$5,120	\$0	\$104,812	N/A	2047.11%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	13	555	\$1,343,747	\$0	\$0	N/A	0.00%
14	GENERAL AMERICAN LIFE INSURANCE COMPANY	1.53%	7	546	\$12,281,305	\$0	\$0	N/A	0.00%
15	HARTFORD LIFE INSURANCE COMPANY	0.80%	8	631	\$6,453,680	\$0	\$143,504	N/A	2.22%
16	ING LIFE INSURANCE AND ANNUITY COMPANY	0.06%	17	50	\$466,290	\$0	\$0	N/A	0.00%
17	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	31	2	\$106	\$0	\$0	N/A	0.00%
18	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	34	21	\$0	\$0	\$0	N/A	N/A
19	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	34	8	\$0	\$0	\$1,580,421	N/A	N/A
20	KEMPER INVESTORS LIFE INS CO	0.00%	34	1	\$0	\$0	\$0	N/A	N/A
21	LIBERTY LIFE ASSUR CO OF BOSTON	0.00%	34	355	\$0	\$0	\$291,650	N/A	N/A
22	LINCOLN BENEFIT LIFE COMPANY	0.00%	34	5	\$0	\$0	-\$105,460	N/A	N/A
23	MASSACHUSETTS MUTUAL LIFE INS CO	0.01%	23	41	\$84,519	\$0	\$0	N/A	0.00%
24	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.06%	16	2,374	\$510,477	\$0	\$0	N/A	0.00%
25	MIDLAND NATIONAL LIFE INSURANCE CO	0.01%	24	27	\$71,679	\$0	\$0	N/A	0.00%
26	MINNESOTA LIFE INSURANCE COMPANY	0.00%	26	1	\$28,603	\$0	\$0	N/A	0.00%
27	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	34	2	\$0	\$0	\$229,011	N/A	N/A
28	NATIONAL WESTERN LIFE INSURANCE CO	0.05%	19	32	\$391,439	\$0	\$0	N/A	0.00%
29	PAUL REVERE LIFE INSURANCE CO	0.00%	33	9	\$7	\$0	\$0	N/A	0.00%
30	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	30	9	\$322	\$0	\$0	N/A	0.00%
31	PHOENIX LIFE INSURANCE COMPANY	0.71%	9	4,895	\$5,732,479	\$0	\$0	N/A	0.00%
32	PRINCIPAL LIFE INS CO	45.22%	1	111,472	\$363,511,626	\$0	\$0	N/A	0.00%
33	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	32	1	\$68	\$0	\$0	N/A	0.00%
34	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.21%	12	1	\$1,710,593	\$0	\$0	N/A	0.00%
35	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	4.86%	3	0	\$39,098,109	\$0	\$46,138,348	N/A	118.01%
36	SUN LIFE ASSURANCE CO OF CANADA	0.42%	10	200	\$3,351,000	\$0	\$0	N/A	0.00%
37	SYMETRA LIFE INSURANCE COMPANY	0.10%	15	3,932	\$818,246	\$0	\$0	N/A	0.00%
38	TIAA-CREF LIFE INSURANCE COMPANY	2.35%	5	3	\$18,860,726	\$0	\$0	N/A	0.00%
39	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.01%	22	3	\$99,592	\$0	\$0	N/A	0.00%
40	TRANSAMERICA LIFE INSURANCE COMPANY	36.62%	2	16	\$294,353,325	\$0	\$220,288,190	N/A	74.84%
41	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	2.34%	6	24	\$18,776,016	\$0	\$119,184,280	N/A	634.77%
42	UNITED OF OMAHA LIFE INS CO	0.22%	11	8	\$1,798,442	\$0	\$0	N/A	0.00%
43	UNUM LIFE INS CO OF AMERICA	0.00%	29	37	\$1,150	\$0	\$0	N/A	0.00%
TOTAL		100.00%		125,575	\$803,890,545	\$0	\$424,445,420	N/A	52.80%

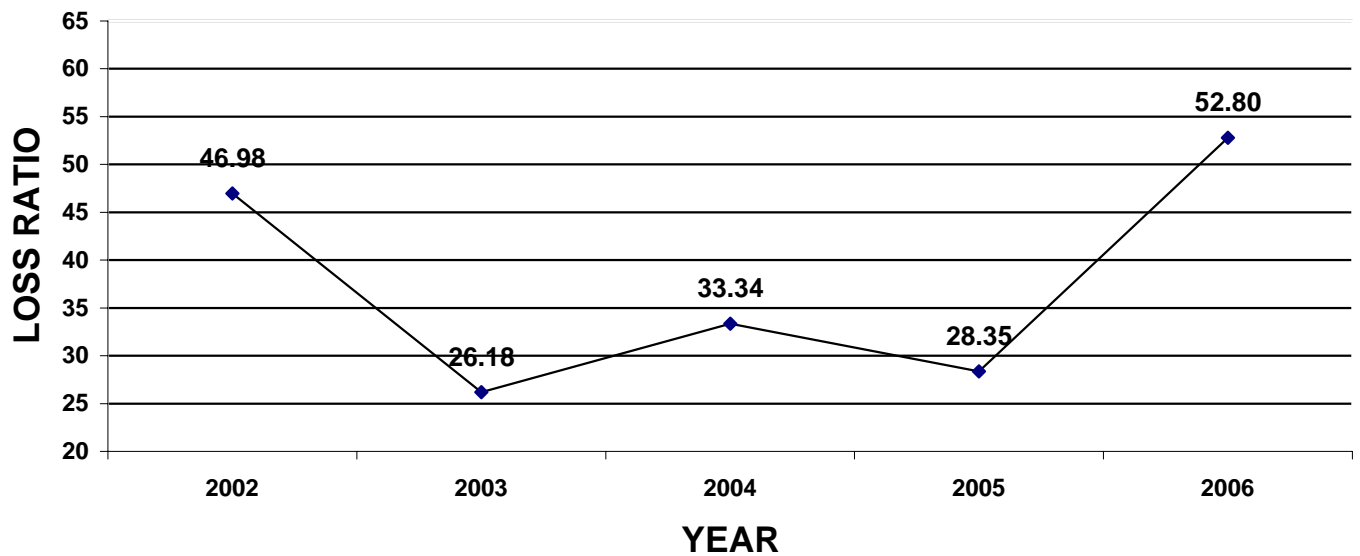


**MISSOURI GROUP DEPOSIT-TYPE FUNDS INSURANCE**  
(Including variable contracts without life contingencies)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**





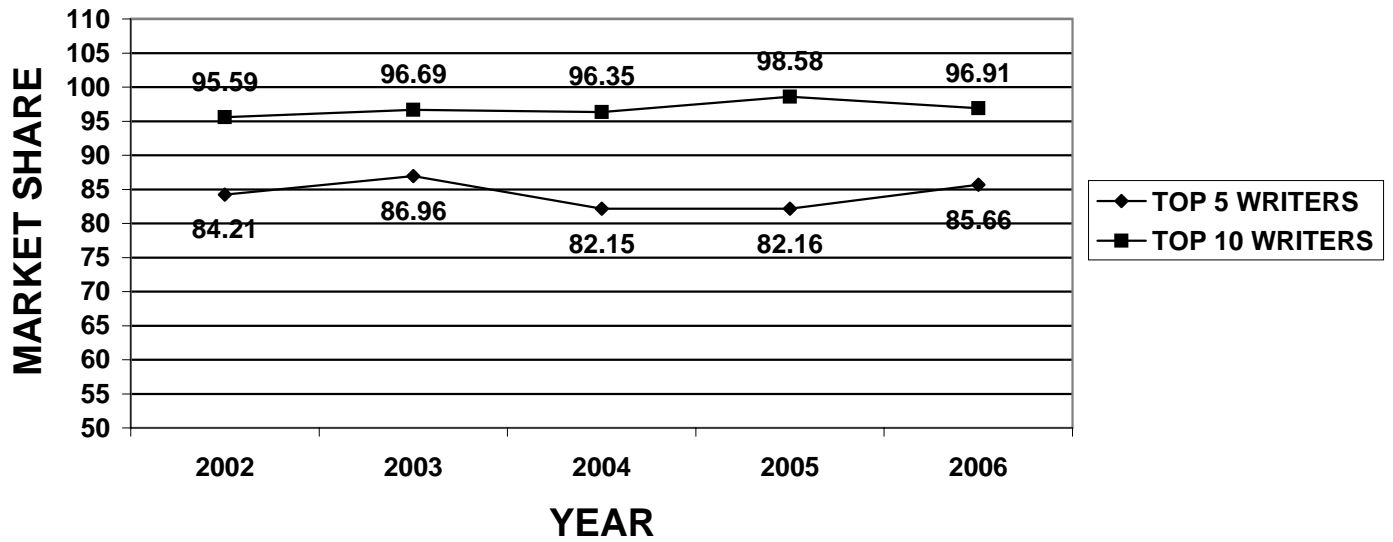
**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	20	5	\$7,036	\$0	\$4,859	N/A	69.06%
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.34%	13	2,240	\$4,444,154	\$0	\$24,808,510	N/A	558.23%
3	HARTFORD LIFE INSURANCE COMPANY	4.11%	6	11,559	\$53,274,034	\$0	\$46,876,567	N/A	87.99%
4	ING LIFE INSURANCE AND ANNUITY COMPANY	48.29%	1	1	\$625,393,124	\$0	\$28,406,917	N/A	4.54%
5	JOHN HANCOCK LIFE INSURANCE COMPANY	-0.08%	22	0	-\$1,013,444	\$0	\$0	N/A	0.00%
6	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	9.48%	3	2,196	\$122,785,806	\$0	\$0	N/A	0.00%
7	MASSACHUSETTS MUTUAL LIFE INS CO	7.61%	4	19,234	\$98,487,674	\$5,095	\$62,710,130	N/A	63.68%
8	METROPOLITAN LIFE INSURANCE COMPANY	13.65%	2	1,586	\$176,767,317	\$0	\$93,121,114	N/A	52.68%
9	MINNESOTA LIFE INSURANCE COMPANY	1.68%	9	4,084	\$21,736,423	\$0	\$0	N/A	0.00%
10	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	17	4	\$310,218	\$0	\$0	N/A	0.00%
11	MUTUAL OF AMERICA LIFE INSURANCE CO	1.42%	11	1,389	\$18,454,067	\$0	\$0	N/A	0.00%
12	NATIONWIDE LIFE AND ANNUITY INS CO	0.02%	18	302	\$249,953	\$0	\$847,302	N/A	338.98%
13	NATIONWIDE LIFE INSURANCE COMPANY	6.63%	5	12,364	\$85,899,885	\$0	\$1,286,418,510	N/A	1497.58%
14	NEW ENGLAND LIFE INSURANCE COMPANY	0.10%	15	13	\$1,273,647	\$0	\$12,959,265	N/A	1017.49%
15	NEW YORK LIFE INSURANCE COMPANY	-0.01%	22	7	-\$82,080	\$0	\$0	N/A	0.00%
16	NORTHWESTERN MUTUAL LIFE INS CO	0.00%	21	7	\$3,531	\$947	\$0	N/A	26.82%
17	OHIO NATIONAL LIFE INS CO THE	0.99%	12	2,130	\$12,821,090	\$0	\$4,949,286	N/A	38.60%
18	PACIFIC LIFE INSURANCE CO	0.00%	22	2,264	\$0	\$0	\$2,303,010	N/A	N/A
19	PENN MUTUAL LIFE INSURANCE CO THE	0.02%	19	11	\$223,736	\$0	\$0	N/A	0.00%
20	PRINCIPAL LIFE INS CO	0.05%	16	0	\$637,513	\$0	\$0	N/A	0.00%
21	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.91%	8	1,058	\$24,749,213	\$0	\$44,788,441	N/A	180.97%
22	STANDARD INSURANCE COMPANY	1.96%	7	30	\$25,338,512	\$0	\$4,566,983	N/A	18.02%
23	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.20%	14	3	\$2,634,451	\$0	\$24,094	N/A	0.91%
24	TRANSAMERICA LIFE INSURANCE COMPANY	1.59%	10	104	\$20,633,863	\$0	\$7,285,116	N/A	35.31%
25	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.00%	22	1	\$0	\$0	\$45,971	N/A	N/A
TOTAL		100.00%		60,592	\$1,295,029,723	\$6,042	\$1,620,116,075	N/A	125.10%

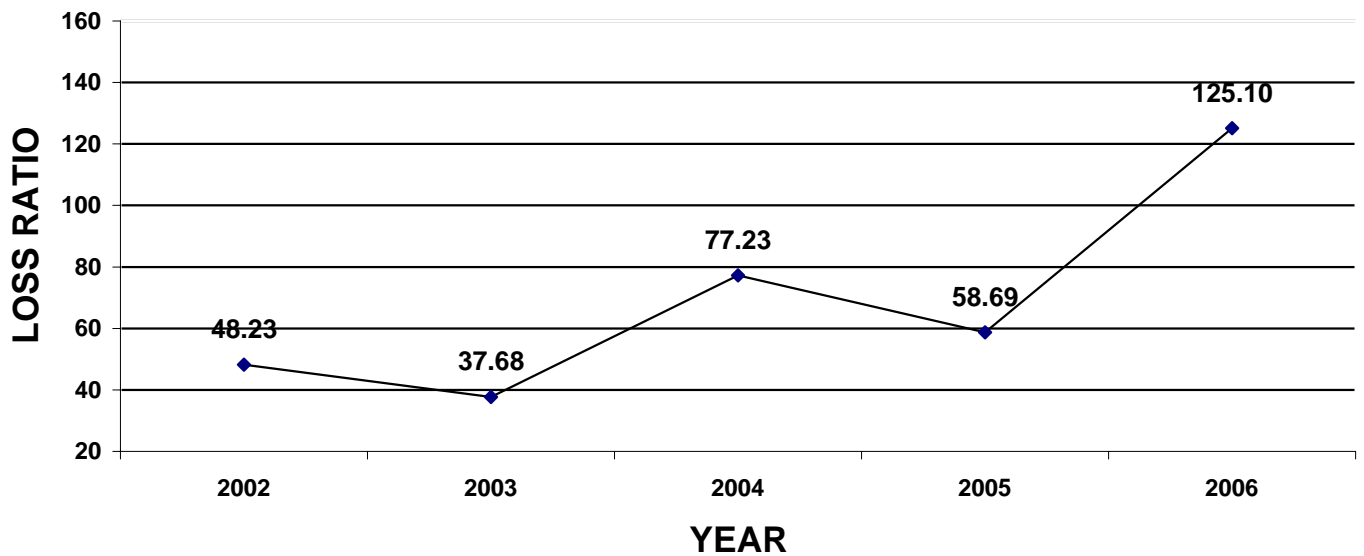


## MISSOURI GROUP OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.05%	75	5,850	\$2,087,638	\$0	\$1,729,999	\$437,144	82.87%
2	AAA LIFE INS CO	0.03%	90	3,174	\$1,117,053	\$0	\$425,000	\$252,560	38.05%
3	AETNA LIFE INSURANCE COMPANY	1.29%	21	70,418	\$51,083,266	\$0	\$27,973,933	\$3,503,931	54.76%
4	AGC LIFE INSURANCE COMPANY	0.00%	240	15	\$1,783	\$0	\$0	\$1,210	0.00%
5	AIG ANNUITY INSURANCE COMPANY	0.00%	259	2,069	\$0	\$0	\$1,179,361	\$0	N/A
6	AIG LIFE INSURANCE COMPANY	0.09%	64	2,870	\$3,430,278	\$0	\$12,052,580	\$75,205	351.36%
7	AIG SUNAMERICA LIFE ASSURANCE COMPANY	3.30%	7	1,554	\$131,175,272	\$0	\$117,087,360	\$0	89.26%
8	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	164	171	\$69,245	\$0	\$204,030	\$4,149	294.65%
9	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	242	1	\$1,553	\$0	\$0	\$125	0.00%
10	ALLSTATE ASSURANCE COMPANY	0.00%	259	23	\$0	\$0	\$38,918	\$0	N/A
11	ALLSTATE LIFE INSURANCE COMPANY	0.45%	32	14,332	\$17,999,679	\$0	\$75,472,408	\$101,358	419.30%
12	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	212	0	\$6,000	\$0	\$54,231	\$0	903.85%
13	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	187	523	\$30,000	\$0	\$0	\$13,245	0.00%
14	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	199	12,292	\$19,164	\$0	\$1,003	\$102,386	5.23%
15	AMERICAN AMICABLE LIFE INS CO TX	0.00%	172	263	\$58,203	\$0	\$83,878	\$9,212	144.11%
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.05%	73	72,731	\$2,123,001	\$0	\$1,290,389	\$186,065	60.78%
17	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.01%	138	3,539	\$200,734	\$0	\$60,000	\$55,777	29.89%
18	AMERICAN EQUITY INVESTMENT LIFE INS CO	0.01%	134	3,887	\$232,459	\$0	\$136,900	\$47,776	58.89%
19	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.00%	170	277	\$59,315	\$0	\$45,326	\$7,301	76.42%
20	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	194	310	\$22,882	\$0	\$168,526	\$2,210	736.50%
21	AMERICAN FIDELITY LIFE INSURANCE CO	0.00%	259	0	\$0	\$0	\$0	\$28,480	N/A
22	AMERICAN GENERAL ASSURANCE COMPANY	0.07%	70	38,897	\$2,932,553	\$0	\$2,365,169	\$452,471	80.65%
23	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	254	131	\$100	\$0	\$459,386	\$450	459386.00%
24	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	132	4,310	\$245,987	\$0	\$889,268	\$41,138	361.51%
25	AMERICAN HEALTH AND LIFE INSURANCE CO	0.04%	79	10,949	\$1,750,580	\$0	\$1,395,393	\$186,910	79.71%
26	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	201	514	\$17,539	\$0	\$0	\$3,410	0.00%
27	AMERICAN INCOME LIFE INSURANCE CO	0.00%	214	308	\$5,327	\$0	\$3,500	\$274	65.70%
28	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	146	503	\$140,916	\$0	\$1,336,343	\$0	948.33%
29	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	191	67	\$25,061	\$0	\$723,250	\$0	2885.96%
30	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.01%	124	3,855	\$357,226	\$0	\$140,000	\$42,514	39.19%
31	AMERICAN MEMORIAL LIFE INSURANCE CO	0.09%	62	6,198	\$3,696,244	\$0	\$2,452,106	\$25,371	66.34%
32	AMERICAN NATIONAL INSURANCE COMPANY	0.17%	50	5,471	\$6,655,781	\$3,159	\$4,674,874	\$404,308	70.29%
33	AMERICAN NATIONAL LIFE INSUR CO OF TEXAS	0.00%	245	1	\$708	\$0	\$0	\$91	0.00%
34	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	259	1	\$0	\$0	\$0	\$16	N/A
35	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	122	1,129	\$379,081	\$0	\$22,288	\$708	5.88%
36	AMERICAN SKANDIA LIFE ASSURANCE CORP	2.31%	11	7,250	\$91,718,355	\$0	\$88,215,887	\$0	96.18%
37	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	259	6	\$0	\$0	\$0	\$79	N/A
38	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	125	802	\$345,702	\$0	\$120,100	\$1,895	34.74%
39	AMERICAN UNITED LIFE INSURANCE CO	1.67%	16	37,251	\$66,371,760	\$0	\$60,796,868	\$606,551	91.60%
40	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	158	264	\$86,947	\$0	\$290,008	\$3,831	333.55%
41	AMERITAS LIFE INSURANCE CORP	0.02%	98	37	\$886,546	\$0	\$127,170	\$0	14.34%
42	AMERUS LIFE INSURANCE COMPANY	0.01%	111	2,391	\$505,612	\$0	\$7,661,703	\$0	1515.33%
43	ANNUITY INVESTORS LIFE INSURANCE CO	0.00%	160	139	\$80,166	\$0	\$60,342	\$0	75.27%
44	ANTHEM LIFE INSURANCE COMPANY	0.01%	113	27,256	\$474,929	\$0	\$7,500	\$589,791	1.58%
45	ASSURITY LIFE INSURANCE COMPANY	0.00%	219	56	\$4,590	\$0	\$323,894	\$222	7056.51%
46	ATLANTA LIFE INSURANCE COMPANY	0.00%	259	3	\$0	\$0	\$8,982	\$0	N/A
47	AURORA NATIONAL LIFE ASSURANCE CO	0.00%	259	785	-\$4,804	\$0	\$2,440,656	\$2,025	-50804.66%
48	AUTO CLUB LIFE INS CO	0.00%	259	0	\$0	\$0	\$0	\$9,028	N/A
49	AVIVA LIFE INSURANCE COMPANY	0.03%	91	259	\$1,072,963	\$0	\$1,100,607	\$9,272	102.58%
50	AXA EQUITABLE LIFE INSURANCE COMPANY	5.48%	5	24,164	\$217,470,833	\$10,311	\$162,404,284	\$0	74.68%
51	BALBOA LIFE INSURANCE COMPANY	0.00%	176	3,354	\$48,070	\$0	\$54,603	\$4,528	113.59%
52	BALTIMORE LIFE INS CO THE	0.00%	213	21	\$5,501	\$0	\$1,152	\$247	20.94%
53	BANKERS LIFE AND CASUALTY COMPANY	0.00%	259	0	\$0	\$0	\$135,170	\$0	N/A
54	BCS LIFE INSURANCE COMPANY	0.00%	148	1,840	\$136,683	\$0	\$143,445	\$64,128	104.95%
55	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	218	59	\$4,693	\$0	\$82	\$1,360	1.75%
56	BENICORP INSURANCE COMPANY	0.01%	128	4,941	\$264,786	\$0	\$45,000	\$35,037	16.99%
57	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	259	0	\$0	\$0	\$36,900,379	\$0	N/A
58	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	157	1,513	\$92,195	\$0	\$101,000	\$31,788	109.55%
59	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	224	24	\$3,679	\$0	\$0	\$360	0.00%
60	CANADA LIFE ASSURANCE COMPANY	0.00%	205	304	\$12,683	\$0	\$1,823,757	\$743	14379.54%
61	CAPITAL RESERVE LIFE INSURANCE CO	0.00%	177	194	\$44,010	\$0	\$116,460	\$988	264.62%
62	CAPITOL LIFE INSURANCE COMPANY	0.00%	259	27	\$0	\$0	\$113,527	\$0	N/A
63	CARDIF LIFE INSURANCE COMPANY	0.06%	72	9,719	\$2,291,710	\$0	\$420,262	\$152,236	18.34%
64	CELTIC INSURANCE COMPANY	0.00%	257	1	\$20	\$0	\$0	\$0	0.00%
65	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	173	16	\$56,264	\$0	\$0	\$9,640	0.00%
66	CENTRAL STATES HEALTH & LIFE COMPANY	0.09%	63	45,009	\$3,652,086	\$0	\$986,659	\$263,746	27.02%
67	CENTRAL UNITED LIFE INSURANCE CO	0.00%	259	1	\$0	\$0	\$0	\$5	N/A
68	CENTURION LIFE INSURANCE COMPANY	0.01%	110	1,949	\$522,501	\$0	\$348,027	\$55,943	66.61%
69	CENTURY LIFE ASSURANCE COMPANY	0.00%	259	114	-\$437	\$0	\$0	\$814	0.00%
70	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	259	116	-\$1,500	\$0	\$98,913	\$5,253	-6594.20%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.00%	259	1	\$0	\$0	\$0	\$0	N/A
72	CHASE INSURANCE LIFE COMPANY	0.00%	259	0	\$0	\$0	\$0	\$18	N/A
73	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	217	1	\$4,700	\$0	\$5,110	\$0	108.72%
74	CHURCH LIFE INSURANCE CORPORATION	0.00%	142	365	\$161,692	\$0	\$210,563	\$12,645	130.22%
75	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	259	0	\$0	\$0	\$104,949	\$0	N/A
76	CITIZENS SECURITY LIFE INS CO	0.00%	244	13	\$1,113	\$0	\$0	\$167	0.00%
77	COLONIAL LIFE & ACCIDENT INS CO	0.00%	139	677	\$195,948	\$0	\$105,890	\$45,657	54.04%
78	COLONIAL PENN LIFE INSURANCE COMPANY	0.04%	82	6,454	\$1,648,567	\$0	\$1,058,603	\$31,580	64.21%
79	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	259	1	\$0	\$0	\$0	\$10	N/A
80	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	178	94	\$42,310	\$0	\$5,369	\$577	12.69%
81	COMBINED INSURANCE CO OF AMERICA	0.01%	126	1,853	\$338,330	\$0	\$16,875	\$79,792	4.99%
82	COMMONWEALTH ANNUITY AND LIFE INS CO	0.00%	259	1	\$0	\$0	\$732	\$0	N/A
83	COMPANION LIFE INSURANCE COMPANY	0.00%	182	461	\$35,100	\$0	\$20,000	\$8,820	56.98%
84	CONNECTICUT GENERAL LIFE INS CO	0.10%	59	9,028	\$3,930,106	\$0	\$6,287,924	\$2,169,473	159.99%
85	CONSECO INSURANCE COMPANY	0.00%	165	180	\$68,476	\$0	\$97,705	\$1,986	142.69%
86	CONSECO LIFE INSURANCE CO	0.00%	259	50	\$0	\$0	\$493,630	\$187	N/A
87	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	206	276	\$11,405	\$0	\$0	\$3,836	0.00%
88	CONTINENTAL ASSURANCE COMPANY	0.01%	118	37	\$421,054	\$0	\$1,010,795	\$84	240.06%
89	CONTINENTAL GENERAL INSURANCE CO	0.00%	215	136	\$5,256	\$0	\$0	\$27,844	0.00%
90	COUNTRY LIFE INSURANCE COMPANY	0.00%	197	151	\$20,318	\$0	\$10,543	\$6,607	51.89%
91	CROWN LIFE INSURANCE COMPANY	0.00%	235	9	\$1,994	\$0	\$950	\$650	47.64%
92	CUNA MUTUAL INSURANCE SOCIETY	0.34%	35	144,129	\$13,317,455	\$0	\$10,393,175	\$818,161	78.04%
93	CUNA MUTUAL LIFE INSURANCE COMPANY	0.08%	68	39	\$3,192,912	\$0	\$3,931,983	\$0	123.15%
94	EMC NATIONAL LIFE COMPANY	0.03%	88	7,650	\$1,215,023	\$0	\$1,081,764	\$629,495	89.03%
95	EPIC LIFE INSURANCE COMPANY THE	0.00%	183	350	\$31,125	\$0	\$0	\$8,369	0.00%
96	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	196	2,445	\$21,660	\$0	\$474,103	\$418,914	2188.84%
97	FAMILY LIFE INSURANCE COMPANY	0.00%	259	3	\$0	\$0	\$0	\$22	N/A
98	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.00%	145	672	\$151,842	\$0	\$324,000	\$42,992	213.38%
99	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	259	7	\$0	\$0	\$17,500	\$478,526	N/A
100	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	202	34	\$17,367	\$0	\$20,255	\$0	116.63%
101	FEDERATED LIFE INSURANCE COMPANY	0.01%	116	3,332	\$451,184	\$0	\$225,875	\$68,339	50.06%
102	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.19%	47	47,430	\$7,501,912	\$0	\$16,587,400	\$1,270,780	221.11%
103	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	256	9	\$30	\$19,182	\$622,401	\$0	2138610.00%
104	FIRST BERKSHIRE HATHAWAY LIFE INS CO	0.00%	208	1	\$10,263	\$0	\$12,060	\$0	117.51%
105	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.00%	234	0	\$2,187	\$0	\$0	\$720	0.00%
106	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	259	0	\$0	\$0	\$0	\$40,697	N/A
107	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.00%	216	5	\$4,894	\$0	\$0	\$375	0.00%
108	FORETHOUGHT LIFE INSURANCE COMPANY	0.18%	48	15,466	\$7,255,041	\$0	\$5,851,668	\$78,298	80.66%
109	FORT DEARBORN LIFE INSURANCE COMPANY	0.08%	67	291	\$3,257,204	\$0	\$2,320,919	\$1,181,295	71.25%
110	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.31%	37	1,454	\$12,489,914	\$13,813	\$1,875,458	\$240	15.13%
111	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	259	3	\$0	\$0	\$0	\$90	N/A
112	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	259	6	\$0	\$0	\$0	\$0	N/A
113	GENWORTH LIFE AND HEALTH INSURANCE CO	0.05%	76	17,737	\$1,960,458	\$0	\$959,405	\$713,818	48.94%
114	GENWORTH LIFE INSURANCE COMPANY	0.01%	120	318	\$395,983	\$0	\$1,809,649	\$36,142	457.00%
115	GERBER LIFE INSURANCE COMPANY	0.01%	135	1,228	\$229,794	\$0	\$235,579	\$5,151	102.52%
116	GLOBE LIFE AND ACCIDENT INS CO	0.13%	54	31,953	\$5,220,673	\$0	\$3,443,672	\$351,890	65.96%
117	GOLDEN RULE INSURANCE COMPANY	0.00%	169	516	\$59,844	\$0	\$18,000	\$12,848	30.08%
118	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	119	1,667	\$402,082	\$0	\$280,883	\$194,347	69.86%
119	GREAT AMERICAN LIFE INSURANCE CO	0.00%	154	161	\$100,241	\$0	\$584,386	\$497	582.98%
120	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	227	12	\$2,931	\$0	\$0	\$0	0.00%
121	GREAT WEST LIFE & ANNUITY INS CO	1.79%	14	43,135	\$71,150,201	\$0	\$41,124,556	\$650,329	57.80%
122	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	243	0	\$1,422	\$0	\$0	\$0	0.00%
123	GREAT WESTERN INSURANCE COMPANY	0.03%	86	1,567	\$1,297,391	\$61,546	\$508,610	\$7,111	43.95%
124	GUARANTEE TRUST LIFE INSURANCE CO	0.04%	83	11,970	\$1,575,633	\$0	\$626,871	\$137,296	39.79%
125	GUARDIAN INSURANCE & ANNUITY CO INC	0.04%	80	636	\$1,731,397	\$0	\$2,589,975	\$6,539	149.59%
126	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.23%	43	815	\$9,205,701	\$0	\$5,316,018	\$4,290,029	57.75%
127	HARTFORD LIFE AND ACCIDENT INSURANCE CO	1.01%	23	486,845	\$40,174,586	\$0	\$32,065,850	\$13,214,814	79.82%
128	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	237	5	\$1,911	\$0	\$0	\$619	0.00%
129	HARTFORD LIFE INSURANCE COMPANY	1.56%	18	14,783	\$61,746,498	\$0	\$51,022,800	\$819,382	82.63%
130	HCC LIFE INSURANCE COMPANY	0.01%	130	1,845	\$250,800	\$0	\$241,000	\$44,253	96.09%
131	HEALTHY ALLIANCE LIFE INSURANCE CO	0.24%	41	114,685	\$9,431,057	\$0	\$4,917,522	\$2,696,296	52.14%
132	HM LIFE INSURANCE COMPANY	0.00%	151	0	\$115,601	\$0	\$143,000	\$0	123.70%
133	HOMESTEADERS LIFE COMPANY	0.13%	55	7,058	\$5,037,243	\$0	\$2,036,296	\$26,921	40.42%
134	HORACE MANN LIFE INSURANCE COMPANY	0.00%	155	696	\$96,315	\$0	\$22,956	\$28,121	23.83%
135	HOUSEHOLD LIFE INSURANCE COMPANY	0.10%	60	19,869	\$3,859,888	\$0	\$3,109,254	\$318,182	80.55%
136	HUMANA INSURANCE COMPANY	0.01%	114	6,504	\$463,346	\$0	\$302,776	\$137,371	65.35%
137	INDIANAPOLIS LIFE INSURANCE CO	0.00%	258	350	\$10	\$0	\$835,497	\$374	8354970.00%
138	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.09%	65	38,057	\$3,390,731	\$0	\$1,383,002	\$338,224	40.79%
139	ING LIFE INSURANCE AND ANNUITY COMPANY	17.78%	1	41,488	\$705,722,576	\$0	\$141,426,632	\$13,024	20.04%
140	ING USA ANNUITY AND LIFE INSURANCE COMPANY	2.98%	9	9,871	\$118,466,752	\$0	\$68,693,227	\$2,944	57.99%



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141	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	249	3	\$591	\$0	\$0	\$12	0.00%
142	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	221	41	\$4,139	\$0	\$21,117	\$39,380	510.20%
143	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	253	3	\$165	\$0	\$1,404	\$0	850.91%
144	J M I C LIFE INSURANCE COMPANY	0.01%	136	2,027	\$226,118	\$0	\$90,252	\$26,653	39.91%
145	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	141	845	\$169,319	\$0	\$1,682,158	\$325	993.48%
146	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	195	67	\$21,787	\$0	\$87,281	\$2,174	400.61%
147	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.15%	52	78,632	\$5,797,162	\$0	\$2,892,377	\$2,506,141	49.89%
148	JEFFERSON PILOT LIFE INS CO	0.00%	226	66	\$3,357	\$0	-\$23,675	\$1,975	-705.24%
149	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	129	2,192	\$256,871	\$0	\$35,000	\$28,722	13.63%
150	JOHN HANCOCK LIFE INSURANCE COMPANY	0.01%	106	5,443	\$588,567	\$380,182	\$28,304,574	\$2,840	4873.66%
151	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.09%	8	2,197	\$122,785,806	\$19	\$101,949,111	\$794	83.03%
152	KANAWHA INSURANCE COMPANY	0.00%	140	1,914	\$170,545	\$0	\$35,000	\$104,602	20.52%
153	KANSAS CITY LIFE INSURANCE COMPANY	0.08%	66	285	\$3,370,573	\$0	\$3,401,984	\$1,138,157	100.93%
154	KEMPER INVESTORS LIFE INS CO	0.01%	127	2,217	\$332,879	\$0	\$7,904,499	\$497,698	2374.59%
155	LAFAYETTE LIFE INSURANCE CO THE	0.05%	77	12,047	\$1,949,360	\$0	\$381,125	\$555,028	19.55%
156	LIBERTY LIFE ASSUR CO OF BOSTON	0.02%	100	6,132	\$868,336	\$0	\$1,395,117	\$784,124	160.67%
157	LIBERTY LIFE INSURANCE COMPANY	0.02%	105	2,384	\$633,700	\$0	\$1,683,297	\$99,819	265.63%
158	LIBERTY NATIONAL LIFE INSURANCE CO	0.00%	181	183	\$35,403	\$0	\$0	\$3,816	0.00%
159	LIFE INSURANCE CO OF NORTH AMERICA	0.27%	38	123,547	\$10,540,027	\$0	\$9,700,423	\$4,070,645	92.03%
160	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	149	210	\$130,383	\$0	\$241,972	\$34	185.59%
161	LIFE INVESTORS INS CO OF AMERICA	0.07%	71	23,785	\$2,853,365	\$0	\$2,759,693	\$268,654	96.72%
162	LINCOLN BENEFIT LIFE COMPANY	0.12%	58	2,569	\$4,620,014	\$0	\$35,162,491	\$1,767	761.09%
163	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	156	99	\$92,602	\$0	\$15,118	\$541	16.33%
164	LINCOLN NATIONAL LIFE INSURANCE CO	1.79%	15	11,549	\$70,972,972	\$0	\$75,065,978	\$0	105.77%
165	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	231	4	\$2,371	\$0	\$0	\$300	0.00%
166	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	198	141	\$20,285	\$0	\$0	\$2,677	0.00%
167	MAGNA INSURANCE COMPANY	0.00%	189	106	\$28,203	\$0	\$137,055	\$6,442	485.96%
168	MAMSI LIFE AND HEALTH INSURANCE CO	0.00%	152	567	\$115,021	\$0	\$19,924	\$9,390	17.32%
169	MANHATTAN LIFE INSURANCE COMPANY	0.00%	203	1	\$16,039	\$0	\$0	\$0	0.00%
170	MASSACHUSETTS MUTUAL LIFE INS CO	2.60%	10	23,541	\$103,026,432	\$5,095	\$70,107,971	\$578,959	68.05%
171	MEGA LIFE AND HEALTH INS CO THE	0.00%	185	179	\$30,656	\$0	\$31,000	\$4,812	101.12%
172	MEMBERS LIFE INSURANCE COMPANY	0.00%	223	42	\$3,862	\$0	\$0	\$149	0.00%
173	MERIT LIFE INSURANCE CO	0.03%	92	13,165	\$1,059,466	\$0	\$618,302	\$59,204	58.36%
174	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	259	55	\$0	\$0	\$1,058,309	\$0	N/A
175	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.23%	44	64,318	\$9,091,568	\$0	\$9,293,940	\$4,741	102.23%
176	METLIFE INVESTORS INSURANCE COMPANY	0.00%	259	30	\$0	\$0	\$99,871	\$2,870	N/A
177	METLIFE INVESTORS USA INSURANCE COMPANY	0.05%	74	1,716	\$2,117,695	\$0	\$5,818,322	\$0	274.75%
178	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.00%	259	345	\$0	\$0	\$710,185	\$0	N/A
179	METROPOLITAN LIFE INSURANCE COMPANY	7.77%	4	725,930	\$308,411,740	\$1,896	\$220,133,461	\$33,871,949	71.38%
180	MIDLAND NATIONAL LIFE INSURANCE CO	0.25%	40	3,779	\$10,090,765	\$58	\$5,366,467	\$12	53.18%
181	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	147	648	\$138,515	\$0	\$5,128	\$8,163	3.70%
182	MINNESOTA LIFE INSURANCE COMPANY	1.02%	22	91,475	\$40,292,852	\$0	\$16,727,923	\$4,881,318	41.52%
183	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.02%	95	54,451	\$967,976	\$0	\$185,000	\$272,255	19.11%
184	MONITOR LIFE INSURANCE CO OF NY	0.00%	200	202	\$18,981	\$0	\$0	\$4,191	0.00%
185	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	94	2,459	\$987,391	\$0	\$826,012	\$102,323	83.66%
186	MONY LIFE INS CO OF AMERICA	0.01%	133	773	\$234,578	\$0	\$122,581	\$33,727	52.26%
187	MONY LIFE INSURANCE COMPANY	0.00%	204	1,198	\$15,673	\$0	\$91,159	\$183,311	581.63%
188	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	163	5,231	\$75,491	\$0	\$89,113	\$37,369	118.04%
189	MUTUAL OF AMERICA LIFE INSURANCE CO	0.47%	31	2,315	\$18,801,590	\$0	\$25,069,905	\$37,847	133.34%
190	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	259	1	\$0	\$0	\$7,432	\$29,930	N/A
191	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	188	131	\$29,267	\$0	\$2,360	\$1,125	8.06%
192	NATIONAL FARMERS UNION LIFE INS CO	0.00%	241	22	\$1,708	\$0	\$0	\$306	0.00%
193	NATIONAL GUARDIAN LIFE INSURANCE CO	0.01%	112	442	\$490,088	\$0	\$79,720	\$2,017	16.27%
194	NATIONAL WESTERN LIFE INSURANCE CO	0.07%	69	1,168	\$2,941,538	\$0	\$6,013,130	\$0	204.42%
195	NATIONWIDE LIFE AND ANNUITY INS CO	0.01%	131	302	\$249,953	\$0	\$847,302	\$0	338.98%
196	NATIONWIDE LIFE INSURANCE COMPANY	2.17%	12	12,814	\$86,153,987	\$0	\$1,287,578,477	\$25,246	1494.51%
197	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	150	431	\$123,776	\$87	\$116,116	\$7,026	93.88%
198	NEW ENGLAND LIFE INSURANCE COMPANY	0.03%	87	41	\$1,278,159	\$0	\$12,959,265	\$256	1013.90%
199	NEW YORK LIFE INS & ANNUITY CORPORATION	0.01%	109	3	\$550,516	\$0	\$2,766	\$0	0.50%
200	NEW YORK LIFE INSURANCE COMPANY	0.41%	34	49,820	\$16,149,065	\$720,175	\$20,411,493	\$1,783,996	130.85%
201	NIPPON LIFE INS CO OF AMERICA	0.00%	210	55	\$6,342	\$0	\$0	\$2,938	0.00%
202	NORTH AMERICAN CO FOR LIFE & HEALTH INC	0.00%	168	177	\$61,050	\$0	\$3,499	\$6,870	5.73%
203	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	259	688	\$0	\$0	\$0	\$99,785	N/A
204	NORTHWESTERN MUTUAL LIFE INS CO	0.00%	225	7	\$3,531	\$947	\$0	\$0	26.82%
205	OCCIDENTAL LIFE INS CO OF NC	0.00%	259	172	\$0	\$0	\$0	\$31,726	N/A
206	OHIO NATIONAL LIFE INS CO THE	0.32%	36	2,133	\$12,821,090	\$0	\$4,949,286	\$24	38.60%
207	OLD UNITED LIFE INSURANCE COMPANY	0.01%	121	2,628	\$384,617	\$0	\$94,238	\$41,331	24.50%
208	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	233	66	\$2,219	\$0	\$136,906	\$0	6169.72%
209	ONENATION INSURANCE COMPANY	0.00%	259	1	\$0	\$0	\$0	\$8	N/A
210	OXFORD LIFE INSURANCE COMPANY	0.00%	192	284	\$23,784	\$0	\$2,500	\$8,778	10.51%



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211	PACIFIC LIFE & ANNUITY COMPANY	0.00%	193	0	\$23,564	\$0	\$96,000	\$0	407.40%
212	PACIFIC LIFE INSURANCE CO	0.00%	259	2,264	\$0	\$0	\$2,303,010	\$0	N/A
213	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	184	672	\$30,959	\$0	\$71,171	\$2,446	229.89%
214	PARK AVENUE LIFE INSURANCE CO	0.00%	229	67	\$2,823	\$0	\$0	\$0	0.00%
215	PAUL REVERE LIFE INSURANCE CO	0.00%	207	104	\$11,284	\$0	\$19,234	\$3,841	170.45%
216	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	251	15	\$322	\$0	\$0	\$0	0.00%
217	PEKIN LIFE INSURANCE COMPANY	0.01%	107	3,480	\$561,064	\$0	\$225,340	\$28,088	40.16%
218	PENN INSURANCE & ANNUITY CO THE	0.00%	238	9	\$1,902	\$0	\$0	\$184	0.00%
219	PENN MUTUAL LIFE INSURANCE CO THE	0.01%	137	96	\$223,736	\$0	\$6,111,142	\$0	2731.41%
220	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	259	3	\$0	\$0	\$0	\$19	N/A
221	PEOPLES BENEFIT LIFE INSURANCE CO	0.05%	78	9,151	\$1,876,100	\$0	\$10,312,390	\$82,993	549.67%
222	PERICO LIFE INSURANCE COMPANY	0.00%	220	24	\$4,521	\$0	\$0	\$1,591	0.00%
223	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	252	5	\$240	\$0	\$5,010	\$0	2087.50%
224	PHOENIX LIFE INSURANCE COMPANY	0.14%	53	4,965	\$5,738,409	\$0	\$701,988	\$845	12.23%
225	PIONEER AMERICAN INSURANCE COMPANY	0.00%	232	13	\$2,301	\$0	\$0	\$600	0.00%
226	PIONEER MUTUAL LIFE INS CO	0.00%	228	1	\$2,886	\$0	\$0	\$697	0.00%
227	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	250	1	\$498	\$0	\$0	\$139	0.00%
228	PRESERVATION LIFE INSURANCE COMPANY	0.04%	84	2,023	\$1,518,994	\$0	\$339,759	\$7,246	22.37%
229	PRESIDENTIAL LIFE INSURANCE CO	0.00%	259	0	\$0	\$0	\$94,415	\$0	N/A
230	PRINCIPAL LIFE INS CO	9.46%	2	344,684	\$375,418,089	\$5,114	\$30,886,113	\$4,261,919	8.23%
231	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	259	8	\$0	\$0	\$24,915	\$0	N/A
232	PROTECTIVE LIFE INSURANCE COMPANY	0.67%	28	8,598	\$26,522,040	\$0	\$32,860,502	\$74,778	123.90%
233	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	144	2,356	\$156,350	\$0	\$2,938,492	\$24,348	1879.43%
234	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	246	4	\$677	\$0	\$2,606	\$248	384.93%
235	PRUCO LIFE INSURANCE COMPANY	0.00%	259	5	\$0	\$0	\$7,207,855	\$0	N/A
236	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.02%	13	216,009	\$80,296,051	\$899,297	\$277,239,394	\$18,569,828	346.39%
237	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.99%	24	0	\$39,127,285	\$0	\$46,138,348	\$0	117.92%
238	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	171	12	\$58,622	\$0	\$4,439	\$584	7.57%
239	RELIABLE LIFE INSURANCE COMPANY	0.00%	259	242	\$0	\$0	\$591,004	\$707	N/A
240	RELIAANCE STANDARD LIFE INSURANCE CO	0.23%	42	50,705	\$9,274,002	\$0	\$5,102,965	\$3,000,006	55.02%
241	RELIASTAR LIFE INSURANCE COMPANY	0.69%	26	71,099	\$27,542,494	\$12,134	\$12,359,252	\$12,260,688	44.92%
242	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	167	170	\$62,561	\$0	\$10,000	\$133,250	15.98%
243	RESOURCE LIFE INSURANCE COMPANY	0.02%	102	10,041	\$710,102	\$0	\$357,790	\$92,221	50.39%
244	RIVERSOURCE LIFE INSURANCE COMPANY	0.04%	85	774	\$1,442,004	\$0	\$3,812,820	\$7,193	264.41%
245	SAGICOR LIFE INSURANCE COMPANY	0.00%	259	23	\$0	\$0	\$579,054	\$0	N/A
246	SEARS LIFE INSURANCE COMPANY	0.02%	103	2,386	\$681,128	\$0	\$244,059	\$48,765	35.83%
247	SECURIAN LIFE INSURANCE COMPANY	0.00%	259	1	\$0	\$0	\$0	\$26	N/A
248	SECURITY BENEFIT LIFE INSURANCE CO	0.02%	104	372	\$673,767	\$0	\$955,788	\$2,082	141.86%
249	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	259	0	\$0	\$0	-\$8,961	\$0	N/A
250	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	259	0	\$0	\$0	\$0	\$28,532	N/A
251	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.17%	49	1,012	\$6,721,012	\$0	\$2,201,403	\$2,761	32.75%
252	SETTLERS LIFE INSURANCE COMPANY	0.00%	222	121	\$3,946	\$0	\$4,100	\$280	103.90%
253	SHELTER LIFE INSURANCE COMPANY	0.02%	99	8,339	\$878,341	\$28,318	\$1,227,794	\$216,231	143.01%
254	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	180	353	\$39,903	\$0	\$23,932	\$6,950	59.98%
255	STANDARD INSURANCE COMPANY	1.49%	19	223,311	\$59,181,141	\$0	\$30,164,410	\$11,300,141	50.97%
256	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	239	8	\$1,849	\$0	\$0	\$80	0.00%
257	STARMOUNT LIFE INSURANCE COMPANY	0.00%	211	18	\$6,039	\$0	\$0	\$185	0.00%
258	STATE FARM LIFE INSURANCE COMPANY	0.01%	115	5,188	\$458,934	\$650	\$1,459,757	\$335,445	318.22%
259	STONEBRIDGE LIFE INSURANCE COMPANY	0.12%	57	37,045	\$4,749,061	\$0	\$3,869,595	\$250,154	81.48%
260	SUN LIFE ASSURANCE CO OF CANADA	0.15%	51	174,045	\$6,117,862	\$0	\$3,173,524	\$3,318,484	51.87%
261	SUN LIFE ASSURANCE OF CANADA (US)	1.29%	20	3,838	\$51,245,363	\$0	\$2,102,127	\$0	4.10%
262	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	236	179	\$1,941	\$0	\$520,738	\$0	26828.34%
263	SYMETRA LIFE INSURANCE COMPANY	0.03%	93	11,353	\$1,041,642	\$0	\$1,658,273	\$126,801	159.20%
264	TEACHERS INSURANCE & ANNUITY ASSOC OF AMER	1.57%	17	26,264	\$62,459,820	\$4,995,914	\$13,217,331	\$0	29.16%
265	TEXAS LIFE INSURANCE COMPANY	0.00%	247	5	\$600	\$0	\$814,130	\$0	135688.33%
266	TIAA-CREF LIFE INSURANCE COMPANY	0.48%	30	3	\$18,860,726	\$0	\$0	\$0	0.00%
267	TIME INSURANCE COMPANY	0.00%	159	662	\$85,971	\$0	\$0	\$9,660	0.00%
268	TRANS WORLD ASSURANCE COMPANY	0.00%	259	0	\$0	\$0	\$0	\$28,117	N/A
269	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	4.52%	6	155	\$179,406,237	\$0	\$80,023,963	\$2,548	44.60%
270	TRANSAMERICA LIFE INSURANCE COMPANY	7.99%	3	2,350	\$317,102,858	\$0	\$259,481,364	\$359,505	81.83%
271	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.45%	33	9,694	\$17,742,399	\$0	\$140,174,087	\$39,573	790.05%
272	TRUSTMARK INSURANCE COMPANY	0.00%	174	4,478	\$51,529	\$0	\$742,501	\$156,201	1440.94%
273	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	162	4,261	\$76,860	\$0	\$127,709	\$48,658	166.16%
274	ULLICO LIFE INSURANCE COMPANY	0.00%	259	4	\$0	\$0	\$2,053	\$0	N/A
275	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.10%	61	3,636	\$3,822,667	\$0	\$2,483,615	\$632,032	64.97%
276	UNIFIED LIFE INSURANCE COMPANY	0.00%	153	987	\$103,687	\$0	\$68,403	\$2,002	65.97%
277	UNIMERICA INSURANCE COMPANY	0.03%	89	9,462	\$1,145,696	\$0	\$184,000	\$848,862	16.06%
278	UNION CENTRAL LIFE INSURANCE CO	0.68%	27	4,799	\$26,824,867	\$0	\$27,775,865	\$142	103.55%
279	UNION FIDELITY LIFE INSURANCE CO	0.02%	96	6,858	\$914,085	\$0	\$799,301	\$44,244	87.44%
280	UNION LABOR LIFE INSURANCE COMPANY	0.01%	117	4,395	\$441,749	\$31,120	\$294,077	\$119,350	73.62%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	UNION SECURITY INSURANCE COMPANY	0.26%	39	76,971	\$10,441,641	\$0	\$6,724,277	\$2,714,616	64.40%
282	UNITED AMERICAN INSURANCE COMPANY	0.00%	209	127	\$8,546	\$0	\$0	\$4,090	0.00%
283	UNITED FAMILY LIFE INSURANCE CO	0.00%	166	613	\$66,844	\$0	\$186,996	\$3,364	279.75%
284	UNITED FIDELITY LIFE INSURANCE CO	0.00%	259	11	\$0	\$0	\$0	\$29	N/A
285	UNITED HEALTHCARE INSURANCE COMPANY	0.21%	45	2,172	\$8,213,594	\$0	\$2,907,167	\$3,158,717	35.39%
286	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	259	1	\$0	\$0	\$2,000	\$0	N/A
287	UNITED INSURANCE COMPANY OF AMERICA	0.00%	248	0	\$595	\$0	\$10,000	\$0	1680.67%
288	UNITED INVESTORS LIFE INSURANCE COMPANY	0.01%	123	1,601	\$363,176	\$0	\$75,000	\$55,625	20.65%
289	UNITED LIFE INSURANCE COMPANY	0.00%	259	2,594	-\$12,838	\$0	\$139,707	\$17,699	-1088.23%
290	UNITED OF OMAHA LIFE INS CO	0.19%	46	30,260	\$7,673,682	\$0	\$4,730,735	\$1,699,995	61.65%
291	UNITED STATES LIFE INSURANCE CO NEW YORK	0.04%	81	12,483	\$1,716,950	\$0	\$1,340,828	\$1,487,049	78.09%
292	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	175	28	\$48,542	\$0	\$20,691	\$0	42.62%
293	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.00%	143	315	\$160,477	\$0	\$20,552	\$570	12.81%
294	UNITY MUTUAL LIFE INS CO	0.00%	259	3	\$0	\$0	\$10,740	\$6	N/A
295	UNIVERSAL GUARANTY LIFE INS CO	0.00%	255	0	\$90	\$0	\$5,000	\$0	5555.56%
296	UNIVERSAL UNDERWRITERS LIFE INS CO	0.01%	108	7,341	\$556,947	\$0	\$0	\$76,973	0.00%
297	UNUM LIFE INS CO OF AMERICA	0.74%	25	155,424	\$29,256,967	\$0	\$18,585,904	\$10,057,802	63.53%
298	USABLE LIFE	0.00%	179	21	\$41,204	\$0	\$20,000	\$32,980	48.54%
299	VALLEY FORGE LIFE INSURANCE COMPANY	0.00%	161	141	\$80,083	\$0	\$444,946	\$0	555.61%
300	VANTISLIFE INSURANCE COMPANY	0.00%	230	10	\$2,802	\$0	\$0	\$755	0.00%
301	VARIABLE ANNUITY LIFE INSURANCE CO	0.49%	29	14,388	\$19,635,903	\$0	\$11,058,319	\$0	56.32%
302	VETERANS LIFE INS CO	0.02%	97	3,097	\$902,138	\$0	\$616,701	\$36,744	68.36%
303	WASHINGTON NATIONAL INSURANCE CO	0.12%	56	91	\$4,796,799	\$0	\$39,253	\$1,126	0.82%
304	WEST COAST LIFE INSURANCE COMPANY	0.00%	190	97	\$27,328	\$0	\$0	\$1,475	0.00%
305	WESTERN AND SOUTHERN LIFE INS CO	0.00%	259	158	\$0	\$0	\$984,357	\$0	N/A
306	WESTERN RESERVE LIFE ASSUR CO OH	0.02%	101	16	\$718,644	\$0	\$207,860	\$300	28.92%
307	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	259	0	\$0	\$0	\$0	\$9	N/A
308	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	259	1,250	-\$8,923	\$0	\$31,211	\$4,313	-349.78%
309	ZALE LIFE INSURANCE COMPANY	0.00%	186	5,574	\$30,547	\$0	\$3,862	\$2,386	12.64%
TOTAL		100.00%		4,463,869	\$3,969,383,797	\$7,189,017	\$4,059,025,937	\$167,425,238	102.44%



**TOTAL  
LIFE INSURANCE  
BY  
COMPANY**



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	189	6,148	\$2,191,042	\$0	\$1,730,478	\$462,288	78.98%
2	AAA LIFE INS CO	0.02%	199	5,027	\$1,913,914	\$0	\$898,489	\$445,945	46.95%
3	ACACIA LIFE INSURANCE CO	0.01%	236	1,159	\$1,046,517	\$93,976	\$754,724	\$30,026	81.10%
4	AETNA LIFE INSURANCE COMPANY	0.57%	46	73,714	\$51,811,461	\$633,555	\$29,572,553	\$3,551,262	58.30%
5	AGC LIFE INSURANCE COMPANY	0.00%	448	15	\$1,783	\$0	\$0	\$1,210	0.00%
6	AGL LIFE ASSURANCE COMPANY	0.00%	386	44	\$41,306	\$0	\$345,687	\$30,349	836.89%
7	AIG ANNUITY INSURANCE COMPANY	0.58%	44	14,150	\$52,538,090	\$0	\$52,561,459	\$2,876	100.04%
8	AIG LIFE INSURANCE COMPANY	0.04%	152	5,086	\$4,007,245	\$0	\$18,774,956	\$494,101	468.53%
9	AIG SUNAMERICA LIFE ASSURANCE COMPANY	3.65%	5	14,325	\$331,418,455	\$296	\$247,025,686	\$88,322	74.54%
10	ALFA LIFE INSURANCE CORPORATION	0.00%	465	2	\$0	\$0	\$0	\$15	N/A
11	ALLIANZ LIFE INS CO OF NORTH AMERICA	2.16%	10	30,172	\$196,461,004	\$0	\$98,832,161	\$392,231	50.31%
12	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	450	1	\$1,553	\$0	\$89,525	\$125	5764.65%
13	ALLSTATE ASSURANCE COMPANY	0.00%	465	24	\$0	\$0	\$38,918	\$0	N/A
14	ALLSTATE LIFE INSURANCE COMPANY	0.91%	26	32,480	\$82,577,393	\$0	\$98,929,748	\$1,551,092	119.80%
15	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	376	62	\$50,236	\$0	\$60,004	\$8,993	119.44%
16	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	396	538	\$31,180	\$0	\$0	\$13,280	0.00%
17	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	408	12,292	\$19,164	\$0	\$1,003	\$102,386	5.23%
18	AMERICAN AMICABLE LIFE INS CO TX	0.01%	257	1,768	\$651,119	\$792	\$330,599	\$51,385	50.90%
19	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.03%	184	73,212	\$2,371,579	\$0	\$1,695,840	\$205,423	71.51%
20	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	387	334	\$39,916	\$416	\$96,296	\$1,623	242.29%
21	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	308	3,638	\$226,679	\$1,493	\$63,608	\$59,727	28.72%
22	AMERICAN EQUITY INVESTMENT LIFE INS CO	0.61%	39	10,272	\$55,440,599	\$0	\$37,332,878	\$49,343	67.34%
23	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.02%	194	6,880	\$2,062,575	\$0	\$388,857	\$415,156	18.85%
24	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.54%	50	113,466	\$48,846,449	\$5,770,384	\$27,908,933	\$8,913,025	68.95%
25	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	380	1,478	\$45,629	\$0	\$6,533	\$3,305	14.32%
26	AMERICAN FIDELITY ASSURANCE COMPANY	0.05%	143	10,247	\$4,595,064	\$12,932	\$3,742,137	\$427,626	81.72%
27	AMERICAN FIDELITY LIFE INSURANCE CO	0.00%	286	2,215	\$412,389	\$1,381	\$256,448	\$56,251	62.52%
28	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	424	8	\$9,111	\$0	\$0	\$133	0.00%
29	AMERICAN GENERAL ASSURANCE COMPANY	0.03%	174	39,329	\$2,989,410	\$0	\$2,400,736	\$474,967	80.31%
30	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.12%	107	119,656	\$10,469,262	\$29,804	\$10,924,240	\$874,072	104.63%
31	AMERICAN GENERAL LIFE INSURANCE CO	0.86%	30	66,524	\$78,101,819	\$2,068,676	\$41,453,038	\$10,277,546	55.72%
32	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	204	15,078	\$1,822,079	\$4,689	\$1,728,614	\$195,047	95.13%
33	AMERICAN HERITAGE LIFE INSURANCE CO	0.04%	162	15,753	\$3,694,027	\$0	\$3,216,456	\$634,421	87.07%
34	AMERICAN HOME LIFE INSURANCE CO	0.02%	208	5,254	\$1,615,316	\$35,096	\$844,244	\$195,338	54.44%
35	AMERICAN INCOME LIFE INSURANCE CO	0.11%	112	28,542	\$9,663,633	\$363	\$2,767,668	\$512,875	28.64%
36	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	321	535	\$181,098	\$0	\$2,168,514	\$890	1197.43%
37	AMERICAN INVESTORS LIFE INS CO	0.59%	42	6,376	\$53,176,833	\$4,865	\$43,805,728	\$4,455	82.39%
38	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	374	8,310	\$54,873	\$0	\$0	\$5,981	0.00%
39	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	403	67	\$25,061	\$0	\$723,250	\$0	2885.96%
40	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.00%	291	3,855	\$357,469	\$0	\$150,167	\$42,514	42.01%
41	AMERICAN MEMORIAL LIFE INSURANCE CO	0.04%	155	10,631	\$3,965,483	\$27,297	\$3,491,973	\$43,173	88.75%
42	AMERICAN MODERN LIFE INS CO	0.02%	207	9,855	\$1,694,233	\$0	\$580,004	\$148,547	34.23%
43	AMERICAN NATIONAL INSURANCE COMPANY	0.34%	61	74,897	\$30,619,465	\$67,745	\$18,690,215	\$1,433,420	61.26%
44	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.00%	327	258	\$173,753	\$0	\$14,928	\$31,540	8.59%
45	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	274	907	\$494,746	\$0	\$227,454	\$8,515	45.97%
46	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OF N	0.00%	445	5	\$2,195	\$0	\$0	\$92	0.00%
47	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	415	68	\$15,950	\$0	\$0	\$930	0.00%
48	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	200	5,803	\$1,881,349	\$22,619	\$1,546,766	\$243,534	83.42%
49	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	453	310	\$1,036	\$0	\$218,391	\$2	21080.21%
50	AMERICAN SKANDIA LIFE ASSURANCE CORP	1.02%	25	7,642	\$92,718,736	\$0	\$94,160,316	\$10,330	101.55%
51	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	465	6	\$0	\$0	\$0	\$79	N/A
52	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	281	1,044	\$466,954	\$0	\$238,285	\$13,788	51.03%
53	AMERICAN UNITED LIFE INSURANCE CO	0.87%	27	41,382	\$79,288,116	\$307,926	\$65,676,948	\$982,155	83.22%
54	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.03%	177	4,328	\$2,897,961	\$11,444	\$2,028,153	\$197,411	70.38%
55	AMERICOM LIFE & ANNUITY INSURANCE COMPANY	0.00%	288	209	\$397,802	\$0	\$125,748	\$36,115	31.61%
56	AMERITAS LIFE INSURANCE CORP	0.07%	127	2,252	\$6,568,305	\$187,151	\$3,736,980	\$199,004	59.74%
57	AMERITAS VARIABLE LIFE INS CO	0.03%	185	1,676	\$2,315,501	\$0	\$6,362,356	\$164,736	274.77%
58	AMERUS LIFE INSURANCE COMPANY	0.65%	35	11,884	\$58,565,077	\$1,016,384	\$19,859,512	\$765,335	35.65%
59	AMICA LIFE INSURANCE COMPANY	0.00%	323	194	\$178,860	\$0	\$72,003	\$43,377	40.26%
60	ANNUITY & LIFE REASSURANCE AMERICA INC	0.00%	329	192	\$162,598	\$0	\$143,811	\$9,202	88.45%
61	ANNUITY INVESTORS LIFE INSURANCE CO	0.01%	251	513	\$695,465	\$0	\$1,163,410	\$0	167.29%
62	ANTHEM LIFE INSURANCE COMPANY	0.01%	275	27,301	\$491,309	\$0	\$197,654	\$590,441	40.23%
63	ASSURED LIFE ASSOCIATION	0.00%	390	207	\$35,750	\$388	\$75,376	\$1,820	211.93%
64	ASSURITY LIFE INSURANCE COMPANY	0.02%	211	6,283	\$1,522,246	\$239,692	\$2,532,648	\$145,228	182.12%
65	ATLANTA LIFE INSURANCE COMPANY	0.00%	340	7,152	\$129,089	\$0	\$303,305	\$11,211	234.96%
66	AURORA NATIONAL LIFE ASSURANCE CO	0.01%	222	1,475	\$1,235,467	\$0	\$6,574,206	\$57,080	532.12%
67	AUTO CLUB LIFE INS CO	0.00%	411	86	\$17,472	\$0	\$11,230	\$11,982	7.04%
68	AUTO OWNERS LIFE INSURANCE COMPANY	0.03%	183	5,135	\$2,401,432	\$0	\$904,400	\$450,893	37.66%
69	AVIVA LIFE INSURANCE COMPANY	0.08%	125	1,807	\$6,871,939	\$0	\$3,011,189	\$110,621	43.82%
70	AXA EQUITABLE LIFE INSURANCE COMPANY	3.21%	6	67,985	\$291,592,267	\$5,581,313	\$219,242,976	\$5,469,979	77.10%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	AXA LIFE AND ANNUITY COMPANY	0.01%	259	517	\$648,448	\$0	\$913,004	\$145,236	140.80%
72	BALBOA LIFE INSURANCE COMPANY	0.00%	337	3,661	\$135,813	\$0	\$159,880	\$27,841	117.72%
73	BALTIMORE LIFE INS CO THE	0.00%	333	500	\$143,942	\$27,318	\$378,026	\$10,665	281.60%
74	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	357	360	\$77,121	\$0	\$103,404	\$1,697	134.08%
75	BANKERS LIFE AND CASUALTY COMPANY	0.28%	72	24,421	\$25,449,617	\$51,931	\$43,197,864	\$347,141	169.94%
76	BANKERS LIFE INSURANCE COMPANY	0.00%	300	147	\$282,640	\$0	\$24,198	\$1,954	8.56%
77	BANNER LIFE INSURANCE COMPANY	0.08%	124	9,596	\$7,095,468	\$75,453	\$1,761,968	\$3,856,598	25.90%
78	BCS LIFE INSURANCE COMPANY	0.00%	335	1,841	\$137,457	\$0	\$143,445	\$64,138	104.36%
79	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	225	399	\$1,179,076	\$10,307	\$676,183	\$20,599	58.22%
80	BENICORP INSURANCE COMPANY	0.00%	302	4,941	\$264,786	\$0	\$45,000	\$35,037	16.99%
81	BERKSHIRE HATHAWAY LIFE INS CO OF NE	0.00%	465	0	\$0	\$0	\$36,998,670	\$0	N/A
82	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	370	43	\$57,163	\$0	\$0	\$44,974	0.00%
83	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.05%	144	24,051	\$4,590,625	\$1,500	\$1,378,163	\$410,621	30.05%
84	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	426	55	\$8,105	\$0	\$103	\$1,533	1.27%
85	C M LIFE INSURANCE COMPANY	0.22%	83	8,071	\$20,279,304	\$0	\$38,170,487	\$954,528	188.22%
86	CANADA LIFE ASSURANCE COMPANY	0.03%	175	1,138	\$2,979,261	\$493,195	\$6,948,716	\$255,287	249.79%
87	CANADA LIFE INSURANCE CO OF AMERICA	0.00%	356	406	\$78,293	\$0	\$2,734,058	\$3,230	3492.08%
88	CAPITAL RESERVE LIFE INSURANCE CO	0.04%	160	11,072	\$3,736,625	\$0	\$2,293,944	\$25,486	61.39%
89	CAPITOL LIFE INSURANCE COMPANY	0.00%	465	34	\$0	\$0	\$180,531	\$0	N/A
90	CARDIF LIFE INSURANCE COMPANY	0.03%	186	9,719	\$2,291,710	\$0	\$420,262	\$152,236	18.34%
91	CATHOLIC FAMILY LIFE INSURANCE	0.00%	409	158	\$18,439	\$1,285	\$10,516	\$2,979	64.00%
92	CATHOLIC FRATERNAL LIFE	0.00%	373	389	\$55,830	\$0	\$90,113	\$3,620	161.41%
93	CATHOLIC KNIGHTS	0.00%	292	3,161	\$343,799	\$0	\$735,538	\$28,509	213.94%
94	CATHOLIC ORDER OF FORESTERS	0.00%	318	1,224	\$194,435	\$31,715	\$75,108	\$11,020	54.94%
95	CELTIC INSURANCE COMPANY	0.00%	458	2	\$395	\$0	\$10,000	\$60	2531.65%
96	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	304	122	\$249,261	\$0	\$0	\$13,206	0.00%
97	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	258	10,025	\$651,042	\$6,211	\$893,600	\$39,963	138.21%
98	CENTRAL STATES HEALTH & LIFE COMPANY	0.04%	154	48,142	\$3,968,765	\$11,625	\$1,401,069	\$285,782	35.60%
99	CENTRAL UNITED LIFE INSURANCE CO	0.00%	317	807	\$195,457	\$1,719	\$336,160	\$18,618	172.87%
100	CENTURION LIFE INSURANCE COMPANY	0.12%	102	2,874	\$11,093,720	\$0	\$672,186	\$55,943	6.06%
101	CENTURY LIFE ASSURANCE COMPANY	0.00%	454	115	\$995	\$0	\$0	\$818	0.00%
102	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	438	229	\$4,500	\$0	\$762,353	\$7,611	16941.18%
103	CHASE INSURANCE LIFE AND ANNUITY COMPANY	0.07%	126	10,443	\$6,632,108	\$498	\$6,182,840	\$2,150,139	93.23%
104	CHASE INSURANCE LIFE COMPANY	0.04%	151	7,967	\$4,017,488	\$0	\$3,286,193	\$1,551,418	81.80%
105	CHASE LIFE & ANNUITY COMPANY	0.00%	412	30	\$16,903	\$0	\$0	\$1,421	0.00%
106	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.01%	280	4,722	\$468,424	\$0	\$156,596	\$31,647	33.43%
107	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	233	2,053	\$1,064,165	\$468	\$216,190	\$92,224	20.36%
108	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	313	347	\$201,105	\$0	\$23,078	\$3,395	11.48%
109	CHURCH LIFE INSURANCE CORPORATION	0.02%	216	431	\$1,401,409	\$0	\$1,190,662	\$13,030	84.96%
110	CICA LIFE INSURANCE COMPANY OF AMERICA	0.03%	181	2,070	\$2,502,983	\$1,027	\$406,561	\$68,776	16.28%
111	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	465	0	\$0	\$0	\$104,949	\$0	N/A
112	CINCINNATI LIFE INSURANCE COMPANY THE	0.07%	133	9,597	\$6,149,549	\$0	\$3,422,133	\$1,987,024	55.65%
113	CITIZENS SECURITY LIFE INS CO	0.00%	328	753	\$163,518	\$0	\$119,438	\$4,886	73.04%
114	COLONIAL LIFE & ACCIDENT INS CO	0.02%	191	8,028	\$2,144,880	\$0	\$682,730	\$361,558	31.83%
115	COLONIAL PENN LIFE INSURANCE COMPANY	0.02%	198	10,837	\$1,923,504	\$0	\$1,620,550	\$37,264	84.25%
116	COLORADO BANKERS LIFE INS CO	0.00%	284	1,289	\$438,537	\$0	\$151,708	\$54,067	34.59%
117	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	338	1,475	\$131,873	\$0	\$1,046,448	\$12,197	793.53%
118	COLUMBIAN LIFE INSURANCE COMPANY	0.01%	243	2,275	\$860,265	\$354	\$299,283	\$36,012	34.83%
119	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	439	39	\$4,302	\$2,680	\$12,951	\$845	363.34%
120	COLUMBUS LIFE INSURANCE COMPANY	0.02%	209	757	\$1,593,912	\$45,129	\$467,318	\$84,566	32.15%
121	COMBINED INSURANCE CO OF AMERICA	0.03%	188	16,758	\$2,270,807	\$0	\$1,778,848	\$196,811	78.34%
122	COMMONWEALTH ANNUITY AND LIFE INS CO	0.03%	179	5,376	\$2,606,797	\$0	\$57,983,673	\$344,976	2224.33%
123	COMPANION LIFE INSURANCE COMPANY	0.00%	389	477	\$37,762	\$0	\$20,000	\$9,090	52.96%
124	COMPBENEFITS INSURANCE COMPANY	0.00%	437	40	\$4,520	\$0	\$2,950	\$343	65.27%
125	CONNECTICUT GENERAL LIFE INS CO	0.09%	116	12,163	\$8,543,216	\$742,459	\$32,895,376	\$2,884,213	393.74%
126	CONSECO HEALTH INSURANCE COMPANY	0.00%	346	322	\$112,173	\$0	\$32,281	\$2,268	28.78%
127	CONSECO INSURANCE COMPANY	0.03%	187	4,487	\$2,282,729	\$331	\$14,352,589	\$22,294	628.76%
128	CONSECO LIFE INSURANCE CO	0.04%	170	7,575	\$3,309,165	\$33,353	\$9,837,362	\$543,350	298.28%
129	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	320	598	\$183,298	\$0	\$244,736	\$4,868	133.52%
130	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	366	447	\$60,626	\$0	\$103,117	\$5,120	170.09%
131	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	420	276	\$11,405	\$0	\$0	\$3,836	0.00%
132	CONTINENTAL ASSURANCE COMPANY	0.01%	235	1,612	\$1,050,461	\$410,067	\$4,960,107	\$143	511.22%
133	CONTINENTAL GENERAL INSURANCE CO	0.02%	210	2,344	\$1,562,219	\$93	\$1,680,890	\$91,928	107.60%
134	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	266	1,772	\$556,852	\$0	\$120,931	\$14,299	21.72%
135	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	234	567	\$1,054,686	\$0	\$1,022,798	\$6,353	96.98%
136	COUNTRY LIFE INSURANCE COMPANY	0.04%	163	11,444	\$3,626,982	\$1,191,202	\$2,287,327	\$837,403	95.91%
137	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	367	621	\$59,745	\$5,942	\$120,555	\$4,882	211.73%
138	CROWN LIFE INSURANCE COMPANY	0.01%	240	1,117	\$911,039	\$285,396	\$2,828,350	\$102,961	341.78%
139	CSA FRATERNAL LIFE	0.00%	405	596	\$23,008	\$0	\$103,597	\$3,001	450.27%
140	CUNA MUTUAL INSURANCE SOCIETY	0.16%	94	145,469	\$14,181,792	\$34,754	\$11,257,184	\$828,203	79.62%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	CUNA MUTUAL LIFE INSURANCE COMPANY	0.13%	100	4,895	\$11,533,362	\$295,073	\$20,221,299	\$279,898	177.89%
142	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	371	607	\$56,684	\$0	\$379,622	\$4,289	669.72%
143	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	322	1,139	\$179,186	\$0	\$0	\$11,825	0.00%
144	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	378	209	\$46,308	\$57	\$95,007	\$1,722	205.29%
145	EMC NATIONAL LIFE COMPANY	0.07%	132	14,607	\$6,231,438	\$75,761	\$5,923,957	\$966,466	96.28%
146	EMPLOYEES LIFE COMPANY (MUTUAL)	0.01%	231	240	\$1,081,477	\$492	\$684,865	\$2,246	63.37%
147	EPIC LIFE INSURANCE COMPANY THE	0.00%	394	351	\$31,497	\$0	\$0	\$8,374	0.00%
148	EQUITABLE LIFE & CASUALTY INS CO	0.01%	253	2,434	\$675,458	\$25	\$462,155	\$13,906	68.42%
149	EQUITABLE RESERVE ASSOCIATION	0.00%	430	296	\$6,899	\$9,554	\$59,036	\$1,217	994.20%
150	EQUITRUST LIFE INSURANCE COMPANY	0.63%	37	2,532	\$57,042,005	\$0	\$3,028,377	\$3,818	5.31%
151	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.02%	203	9,030	\$1,833,344	\$138,514	\$3,566,157	\$532,645	202.07%
152	FAMILY LIFE INSURANCE COMPANY	0.00%	294	804	\$314,910	\$0	\$320,718	\$33,921	101.84%
153	FAMILY SERVICE LIFE INS CO	0.00%	462	589	\$54	\$0	\$699,381	\$2,800	1295150.00%
154	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.33%	63	56,269	\$29,852,847	\$2,841,314	\$16,055,526	\$3,285,601	63.30%
155	FARMERS AND TRADERS LIFE INSURANCE COMPANY	0.00%	362	180	\$63,473	\$8,164	\$105,735	\$3,972	179.44%
156	FARMERS NEW WORLD LIFE INSURANCE CO	0.30%	69	59,592	\$27,330,450	\$32,470	\$22,272,836	\$5,482,988	81.61%
157	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	314	536	\$197,439	\$6,621	\$134,309	\$26,671	71.38%
158	FEDERATED LIFE INSURANCE COMPANY	0.05%	139	6,585	\$4,988,667	\$0	\$2,718,746	\$853,238	54.50%
159	FIDELITY INVESTMENTS LIFE INS CO	0.20%	85	2,311	\$18,241,499	\$0	\$21,740,605	\$83,148	119.18%
160	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	0.01%	262	1,282	\$598,784	\$41,441	\$1,441,944	\$323,079	247.73%
161	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	109	52,552	\$10,021,146	\$0	\$18,522,966	\$1,292,719	184.84%
162	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	298	902	\$305,900	\$314,851	\$1,336,498	\$20,123	539.83%
163	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	0.00%	422	1	\$10,263	\$0	\$12,060	\$0	117.51%
164	FIRST CATHOLIC SLOVAK UNION OF USA & CN	0.00%	444	57	\$2,563	\$191	\$3,261	\$155	134.69%
165	FIRST GUARANTY INSURANCE COMPANY	0.00%	441	4	\$2,979	\$0	\$0	\$36	0.00%
166	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	402	23	\$26,978	\$0	\$0	\$1,473	0.00%
167	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	306	461	\$235,223	\$1,535	\$731,166	\$61,415	311.49%
168	FIRST PENN-PACIFIC LIFE INSURANCE CO	0.04%	153	8,561	\$3,995,192	\$0	\$5,125,811	\$2,276,291	128.30%
169	FORETHOUGHT LIFE INSURANCE COMPANY	0.08%	123	16,299	\$7,308,534	\$0	\$6,296,578	\$82,771	86.15%
170	FORT DEARBORN LIFE INSURANCE COMPANY	0.07%	134	938	\$6,070,829	\$0	\$2,610,280	\$1,186,171	43.00%
171	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	443	9	\$2,704	\$0	\$0	\$413	0.00%
172	FUNERAL DIRECTORS LIFE INSURANCE CO	0.01%	227	395	\$1,127,377	\$0	\$94,712	\$1,357	8.40%
173	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	265	1,163	\$586,437	\$0	\$245,116	\$80,341	41.80%
174	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.61%	40	40,047	\$55,219,858	\$25,291,650	\$84,343,434	\$4,923,074	198.54%
175	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	465	25	-\$629	\$0	\$0	\$216	0.00%
176	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.32%	65	5,281	\$29,107,708	\$0	\$41,711,947	\$283,543	143.30%
177	GENWORTH LIFE AND HEALTH INSURANCE COMPANY	0.02%	197	17,752	\$1,960,458	\$0	\$1,004,035	\$713,818	51.21%
178	GENWORTH LIFE INSURANCE COMPANY	0.13%	98	4,541	\$12,103,542	\$0	\$22,549,998	\$1,051,158	186.31%
179	GERBER LIFE INSURANCE COMPANY	0.05%	146	65,965	\$4,433,437	\$0	\$855,393	\$683,682	19.29%
180	GLOBE LIFE AND ACCIDENT INS CO	0.14%	96	145,272	\$12,917,780	\$4,371	\$6,884,078	\$1,278,584	53.33%
181	GOLDEN RULE INSURANCE COMPANY	0.12%	104	4,720	\$10,740,861	\$5,039	\$6,375,707	\$323,062	59.41%
182	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	255	2,267	\$667,598	\$77,963	\$630,080	\$212,920	106.06%
183	GRANGE LIFE INSURANCE COMPANY	0.00%	384	69	\$42,686	\$0	\$0	\$12,429	0.00%
184	GREAT AMERICAN LIFE INSURANCE CO	0.17%	90	3,341	\$15,136,176	\$0	\$6,854,503	\$314,643	45.29%
185	GREAT SOUTHERN LIFE INSURANCE CO	0.01%	246	2,126	\$847,488	\$87	\$1,031,869	\$123,925	121.77%
186	GREAT WEST LIFE & ANNUITY INS CO	0.87%	28	52,805	\$78,796,533	\$599,966	\$44,570,219	\$1,329,817	57.33%
187	GREAT WEST LIFE ASSURANCE COMPANY	0.01%	269	1,240	\$526,021	\$8,936	\$703,827	\$64,281	135.50%
188	GREAT WESTERN INSURANCE COMPANY	0.01%	218	1,627	\$1,331,853	\$66,287	\$526,771	\$7,387	44.53%
189	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	348	392	\$107,005	\$5,422	\$599,721	\$2,024	565.53%
190	GUARANTEE TRUST LIFE INSURANCE CO	0.03%	180	19,558	\$2,507,720	\$0	\$1,227,285	\$201,297	48.94%
191	GUARANTY INCOME LIFE INSURANCE CO	0.01%	245	428	\$855,018	\$3,632	\$1,404,304	\$7,420	164.67%
192	GUARDIAN INSURANCE & ANNUITY CO INC	0.08%	121	1,504	\$7,408,437	\$0	\$12,035,879	\$46,902	162.46%
193	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.23%	82	6,892	\$20,433,385	\$3,769,754	\$12,103,798	\$5,456,786	77.68%
194	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.45%	54	487,169	\$40,623,904	\$2,901	\$33,196,813	\$13,313,155	81.72%
195	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	2.53%	9	34,350	\$229,465,790	\$121	\$256,860,249	\$2,475,043	111.94%
196	HARTFORD LIFE INSURANCE COMPANY	1.46%	21	40,414	\$132,196,032	\$34,038	\$174,889,019	\$2,314,365	132.32%
197	HCC LIFE INSURANCE COMPANY	0.00%	303	1,861	\$258,408	\$0	\$337,754	\$45,300	130.71%
198	HEALTHY ALLIANCE LIFE INSURANCE CO	0.11%	113	116,446	\$9,552,247	\$0	\$4,992,522	\$2,745,551	52.27%
199	HERITAGE LIFE INSURANCE COMPANY	0.00%	465	2	\$0	\$0	\$0	\$41	N/A
200	HM LIFE INSURANCE COMPANY	0.00%	344	0	\$115,601	\$0	\$143,000	\$0	123.70%
201	HOLY FAMILY SOCIETY OF THE USA	0.00%	355	278	\$78,819	\$0	\$60,225	\$1,238	76.41%
202	HOMESTEADERS LIFE COMPANY	0.06%	138	11,681	\$5,192,353	\$0	\$2,446,543	\$32,469	47.12%
203	HORACE MANN LIFE INSURANCE COMPANY	0.04%	157	4,523	\$3,928,301	\$0	\$3,614,074	\$120,767	92.00%
204	HOUSEHOLD LIFE INSURANCE COMPANY	0.04%	158	19,912	\$3,865,012	\$0	\$3,109,254	\$321,672	80.45%
205	HUMANA INSURANCE COMPANY	0.01%	272	6,694	\$504,329	\$0	\$302,776	\$154,156	60.04%
206	HUMANADENTAL INSURANCE COMPANY	0.00%	379	187	\$45,914	\$1,375	\$96,015	\$2,690	212.11%
207	IDEALIFE INSURANCE COMPANY	0.00%	341	473	\$124,991	\$0	\$74,433	\$6,247	59.55%
208	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.05%	140	3,568	\$4,892,785	\$30,018	\$1,211,293	\$208,966	25.37%
209	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	465	9	\$0	\$0	\$0	\$1,025	N/A
210	INDEPENDENT ORDER OF FORESTERS THE	0.04%	167	4,189	\$3,442,274	\$288,528	\$2,446,859	\$156,581	79.46%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
211	INDIANAPOLIS LIFE INSURANCE CO	0.05%	141	3,428	\$4,801,334	\$245,226	\$2,213,066	\$439,601	51.20%
212	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.04%	164	40,181	\$3,591,085	\$0	\$1,763,047	\$374,994	49.10%
213	INDUSTRIAL-ALLIANCE PACIFIC LIFE INS COMPANY	0.00%	395	14	\$31,227	\$0	\$49,182	\$948	157.50%
214	ING LIFE INSURANCE AND ANNUITY COMPANY	7.83%	1	46,981	\$710,923,522	\$0	\$160,943,982	\$497,139	22.64%
215	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1.89%	14	19,643	\$171,413,370	\$257,817	\$122,037,357	\$89,690	71.35%
216	INTEGRITY LIFE INS CO	0.09%	119	1,263	\$7,885,194	\$0	\$7,344,299	\$12,944	93.14%
217	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	446	16	\$1,972	\$0	\$41,403	\$31	2099.54%
218	INVESTORS GUARANTY LIFE INS CO	0.00%	385	190	\$41,886	\$0	\$37,482	\$1,555	89.49%
219	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	364	292	\$61,500	\$3,937	\$90,450	\$40,394	153.47%
220	INVESTORS INSURANCE CORPORATION	0.01%	270	158	\$512,260	\$151	\$1,608,127	\$128	313.96%
221	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.01%	249	1,870	\$738,228	\$1,963	\$1,937,400	\$90,341	262.71%
222	J M I C LIFE INSURANCE COMPANY	0.00%	309	2,027	\$226,118	\$0	\$90,252	\$26,653	39.91%
223	JACKSON NATIONAL LIFE INSURANCE CO	1.82%	16	40,578	\$165,250,038	\$503	\$135,523,990	\$3,073,168	82.01%
224	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.05%	150	1,876	\$4,142,514	\$121,146	\$4,061,636	\$64,329	100.97%
225	JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	0.12%	101	92,183	\$11,319,222	\$62,882	\$15,894,964	\$3,636,281	140.98%
226	JEFFERSON PILOT LIFE INS CO	0.48%	53	7,395	\$43,206,499	\$85,893	\$35,634,094	\$825,747	82.67%
227	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.02%	215	111	\$1,432,927	\$1,731	\$212,173	\$411	14.93%
228	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	261	2,722	\$638,392	\$0	\$893,517	\$63,390	139.96%
229	JOHN HANCOCK LIFE INSURANCE COMPANY	0.11%	108	38,558	\$10,406,716	\$3,929,659	\$57,407,388	\$805,681	589.40%
230	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	2.90%	8	7,494	\$263,338,286	\$6,682,730	\$116,793,541	\$3,080,884	46.89%
231	JOHN HANCOCK VARIABLE LIFE INS CO	0.20%	87	7,807	\$17,735,776	\$209,510	\$21,680,265	\$2,273,644	123.42%
232	KANAWHA INSURANCE COMPANY	0.00%	307	2,467	\$229,963	\$0	\$90,000	\$124,419	39.14%
233	KANSAS CITY LIFE INSURANCE COMPANY	0.23%	80	25,208	\$21,178,272	\$291,307	\$40,515,154	\$2,613,787	192.68%
234	KEMPER INVESTORS LIFE INS CO	0.03%	176	4,664	\$2,936,849	\$0	\$27,429,934	\$568,966	933.99%
235	KNIGHTS OF COLUMBUS	0.26%	76	59,735	\$23,838,063	\$10,943,439	\$15,094,715	\$2,164,553	109.23%
236	LAFAYETTE LIFE INSURANCE CO THE	0.05%	145	14,576	\$4,578,462	\$455,305	\$1,830,203	\$700,565	49.92%
237	LEWER LIFE INSURANCE COMPANY	0.00%	434	17	\$5,396	\$0	\$0	\$189	0.00%
238	LIBERTY LIFE ASSUR CO OF BOSTON	0.02%	190	10,038	\$2,161,818	\$183,594	\$4,000,190	\$1,032,501	193.53%
239	LIBERTY LIFE INSURANCE COMPANY	0.17%	89	12,452	\$15,386,797	\$22,507	\$18,609,616	\$628,831	121.09%
240	LIBERTY NATIONAL LIFE INSURANCE CO	0.03%	178	4,986	\$2,737,212	\$144	\$631,102	\$313,693	23.06%
241	LIFE INSURANCE CO OF NORTH AMERICA	0.12%	106	123,637	\$10,618,946	\$0	\$11,401,726	\$4,073,948	107.37%
242	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.05%	147	2,430	\$4,335,572	\$0	\$4,974,099	\$126,690	114.73%
243	LIFE INVESTORS INS CO OF AMERICA	0.07%	135	31,105	\$6,012,153	\$54,589	\$9,248,184	\$771,431	154.73%
244	LIFE OF THE SOUTH INSURANCE COMPANY	0.01%	247	857	\$798,299	\$0	\$14,128	\$10,018	1.77%
245	LINCOLN BENEFIT LIFE COMPANY	0.52%	52	16,612	\$47,206,060	\$4,271	\$66,871,912	\$3,080,684	141.67%
246	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.04%	169	11,487	\$3,394,079	\$28,126	\$2,640,028	\$66,949	78.61%
247	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	0.28%	74	78,194	\$25,067,153	\$0	\$24,676,898	\$144,980	98.44%
248	LINCOLN NATIONAL LIFE INSURANCE CO	3.15%	7	37,896	\$285,903,067	\$209,000	\$260,567,049	\$3,258,040	91.21%
249	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	297	1,690	\$308,457	\$2,651	\$605,570	\$26,515	197.18%
250	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	417	120	\$13,341	\$0	\$208,806	\$1,282	1565.15%
251	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	271	2,248	\$505,430	\$3,300	\$468,287	\$30,118	93.30%
252	MAGNA INSURANCE COMPANY	0.00%	375	167	\$50,280	\$0	\$147,340	\$6,886	293.04%
253	MAMSI LIFE AND HEALTH INSURANCE CO	0.00%	345	567	\$115,021	\$0	\$19,924	\$9,390	17.32%
254	MANHATTAN LIFE INSURANCE COMPANY	0.00%	311	623	\$215,188	\$28,818	\$531,890	\$18,395	260.57%
255	MANHATTAN NATIONAL LIFE INS CO	0.01%	220	1,953	\$1,287,522	\$3	\$979,675	\$239,146	76.09%
256	MANULIFE INSURANCE COMPANY	0.00%	382	98	\$43,387	\$0	\$53,725	\$25,329	123.83%
257	MARQUETTE NATIONAL LIFE INS CO	0.00%	455	5	\$753	\$0	\$0	\$48	0.00%
258	MASSACHUSETTS MUTUAL LIFE INS CO	1.91%	13	56,024	\$173,534,449	\$19,710,891	\$131,802,691	\$3,951,690	87.31%
259	MEDICO LIFE INSURANCE COMPANY	0.00%	377	281	\$47,363	\$3,302	\$42,396	\$1,502	96.48%
260	MEGA LIFE AND HEALTH INS CO THE	0.01%	273	1,854	\$498,616	\$16,025	\$665,682	\$64,437	136.72%
261	MEMBERS LIFE INSURANCE COMPANY	0.00%	427	67	\$7,860	\$0	\$6,169	\$541	78.49%
262	MERIT LIFE INSURANCE CO	0.02%	202	22,298	\$1,840,193	\$0	\$817,225	\$131,899	44.41%
263	MERRILL LYNCH LIFE INSURANCE COMPANY	0.12%	103	1,364	\$10,933,885	\$0	\$18,145,276	\$102,451	165.95%
264	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.41%	56	83,471	\$36,910,082	\$0	\$10,939,106	\$276,729	29.64%
265	METLIFE INVESTORS INSURANCE COMPANY	0.63%	38	11,292	\$56,800,280	\$0	\$97,272,033	\$57,207	171.25%
266	METLIFE INVESTORS USA INSURANCE COMPANY	0.77%	31	10,086	\$70,320,441	\$0	\$58,489,608	\$1,016,537	83.18%
267	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.14%	97	5,528	\$12,556,606	\$0	\$35,758,297	\$1,017,861	284.78%
268	METROPOLITAN LIFE INSURANCE COMPANY	4.48%	3	961,023	\$406,274,324	\$26,745,534	\$376,236,082	\$39,245,967	99.19%
269	METROPOLITAN TOWER LIFE INSURANCE CO	0.03%	172	7,582	\$3,087,453	\$0	\$11,165,819	\$544,982	361.65%
270	MIDLAND NATIONAL LIFE INSURANCE CO	0.58%	45	15,253	\$52,281,838	\$21,724	\$23,144,061	\$1,185,849	44.31%
271	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	310	899	\$222,093	\$181	\$47,534	\$16,983	21.48%
272	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	383	207	\$42,950	\$3,933	\$152,665	\$5,242	364.61%
273	MINNESOTA LIFE INSURANCE COMPANY	0.75%	32	101,462	\$68,443,747	\$977,631	\$29,681,068	\$7,340,508	44.79%
274	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.01%	239	54,452	\$968,483	\$0	\$185,000	\$272,265	19.10%
275	MML BAY STATE LIFE INS CO	0.02%	213	1,429	\$1,512,588	\$0	\$3,594,143	\$240,108	237.62%
276	MODERN WOODMEN OF AMERICA	0.18%	88	27,631	\$16,745,021	\$800,636	\$12,707,893	\$764,983	80.67%
277	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	401	8	\$27,655	\$0	\$9,394	\$1,271	33.97%
278	MONITOR LIFE INSURANCE CO OF NY	0.00%	400	322	\$27,947	\$667	\$2,906	\$5,336	12.78%
279	MONUMENTAL LIFE INSURANCE COMPANY	0.07%	128	36,381	\$6,472,410	\$4,013	\$12,403,901	\$569,587	191.70%
280	MONY LIFE INS CO OF AMERICA	0.03%	173	2,718	\$2,991,162	\$0	\$10,291,062	\$570,478	344.05%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
281	MONY LIFE INSURANCE COMPANY	0.04%	161	9,219	\$3,735,468	\$1,655,183	\$7,898,587	\$506,272	255.76%
282	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	315	5,527	\$197,054	\$0	\$169,147	\$49,217	85.84%
283	MTL INSURANCE COMPANY	0.03%	171	1,561	\$3,131,306	\$167,550	\$6,917,047	\$177,086	226.25%
284	MUTUAL OF AMERICA LIFE INSURANCE CO	0.30%	68	3,531	\$27,590,380	\$1,126	\$28,335,633	\$40,294	102.71%
285	MUTUAL SERVICE LIFE INSURANCE COMPANY	0.00%	421	78	\$10,479	\$2,105	\$33,803	\$32,163	342.67%
286	NATIONAL BENEFIT LIFE INSURANCE CO	0.01%	260	7,350	\$647,753	\$0	\$188,843	\$111,830	29.15%
287	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	398	133	\$29,478	\$1,564	\$7,845	\$1,548	31.92%
288	NATIONAL FARMERS UNION LIFE INS CO	0.00%	299	626	\$299,186	\$1,183	\$387,687	\$21,329	129.98%
289	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	414	159	\$16,288	\$129	\$17,780	\$1,573	109.95%
290	NATIONAL GUARDIAN LIFE INSURANCE CO	0.01%	232	3,001	\$1,073,598	\$29,085	\$897,318	\$77,737	86.29%
291	NATIONAL LIFE INSURANCE COMPANY	0.08%	122	3,490	\$7,354,953	\$3,815,285	\$6,326,926	\$512,522	137.90%
292	NATIONAL STATES INSURANCE COMPANY	0.01%	230	2,611	\$1,084,310	\$0	\$740,585	\$21,313	68.30%
293	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	352	424	\$97,141	\$0	\$50,100	\$24,198	51.57%
294	NATIONAL WESTERN LIFE INSURANCE CO	0.10%	114	5,462	\$8,887,006	\$7,007	\$10,444,571	\$71,437	117.61%
295	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.01%	276	391	\$482,000	\$1,850	\$1,096,560	\$77,148	227.89%
296	NATIONWIDE LIFE AND ANNUITY INS CO	0.03%	182	1,886	\$2,405,637	\$0	\$21,102,861	\$157,011	877.23%
297	NATIONWIDE LIFE INSURANCE COMPANY	1.74%	18	23,261	\$158,315,138	\$12,006	\$1,357,859,525	\$766,920	857.70%
298	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.02%	195	3,235	\$2,010,207	\$447,110	\$3,052,458	\$222,198	174.09%
299	NEW ENGLAND LIFE INSURANCE COMPANY	0.24%	79	5,551	\$21,553,159	\$75,541	\$26,795,401	\$1,323,916	124.67%
300	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	440	109	\$4,005	\$0	\$33,548	\$388	837.65%
301	NEW YORK LIFE INS & ANNUITY CORPORATION	1.87%	15	24,210	\$170,023,496	\$0	\$92,171,565	\$2,304,935	54.21%
302	NEW YORK LIFE INSURANCE COMPANY	0.58%	43	119,018	\$52,782,512	\$21,271,087	\$65,876,711	\$6,559,367	165.11%
303	NIPPON LIFE INS CO OF AMERICA	0.00%	432	55	\$6,342	\$0	\$0	\$2,938	0.00%
304	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.25%	77	8,992	\$22,432,982	\$0	\$13,096,860	\$1,931,586	58.38%
305	NORTH AMERICAN INSURANCE COMPANY	0.00%	451	2	\$1,169	\$0	\$4,000	\$8	342.17%
306	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	449	5,934	\$1,633	\$686	\$1,132	\$102,103	111.33%
307	NORTHWESTERN MUTUAL LIFE INS CO	2.01%	11	123,568	\$182,699,849	\$78,432,148	\$112,636,399	\$22,030,369	104.58%
308	NYLIFE INSURANCE CO OF ARIZONA	0.01%	221	1,527	\$1,278,516	\$0	\$600,451	\$619,758	46.96%
309	OCCIDENTAL LIFE INS CO OF NC	0.00%	330	570	\$156,512	\$3,161	\$103,108	\$45,750	67.90%
310	OHIO NATIONAL LIFE ASSURANCE CORP	0.16%	92	4,479	\$14,573,509	\$0	\$6,330,482	\$1,413,754	43.44%
311	OHIO NATIONAL LIFE INS CO THE	0.60%	41	16,793	\$54,218,662	\$710,086	\$105,435,588	\$103,762	195.77%
312	OHIO STATE LIFE INSURANCE CO THE	0.01%	223	2,761	\$1,223,709	\$2,411	\$1,294,493	\$196,276	105.98%
313	OLD AMERICAN INSURANCE COMPANY	0.06%	137	22,795	\$5,487,402	\$0	\$4,527,980	\$90,620	82.52%
314	OLD RELIANCE INSURANCE COMPANY	0.00%	324	769	\$177,082	\$0	\$72,349	\$4,912	40.86%
315	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	279	2,099	\$472,315	\$0	\$18,662	\$184,465	3.95%
316	OLD UNITED LIFE INSURANCE COMPANY	0.00%	289	2,660	\$388,714	\$0	\$94,238	\$41,661	24.24%
317	OM FINANCIAL LIFE INSURANCE COMPANY	0.69%	33	14,452	\$62,481,349	\$6,142	\$29,368,439	\$1,263,401	47.01%
318	ONENATION INSURANCE COMPANY	0.00%	465	3	\$0	\$0	\$0	\$38	N/A
319	OXFORD LIFE INSURANCE COMPANY	0.00%	334	627	\$139,110	\$0	\$144,862	\$12,125	104.13%
320	OZARK NATIONAL LIFE INSURANCE COMPANY	0.23%	81	53,415	\$20,453,933	\$77,141	\$9,250,535	\$1,898,012	45.60%
321	PACIFIC GUARDIAN LIFE INS CO LTD	0.00%	419	0	\$12,010	\$130	\$0	\$0	1.08%
322	PACIFIC LIFE & ANNUITY COMPANY	0.00%	404	49	\$23,564	\$0	\$686,763	\$0	2914.46%
323	PACIFIC LIFE INSURANCE CO	1.76%	17	17,692	\$159,441,788	\$148,289	\$124,095,309	\$3,809,742	77.92%
324	PAN AMERICAN ASSURANCE CO	0.00%	283	739	\$449,595	\$0	\$740,498	\$46,302	164.70%
325	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	319	1,152	\$183,555	\$34,814	\$172,289	\$16,227	112.83%
326	PARK AVENUE LIFE INSURANCE CO	0.00%	418	84	\$12,044	\$0	\$12,326	\$508	102.34%
327	PAUL REVERE LIFE INSURANCE CO	0.00%	363	1,251	\$61,851	\$0	\$165,679	\$7,718	267.87%
328	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	326	439	\$175,120	\$0	\$142,365	\$20,770	81.30%
329	PEKIN LIFE INSURANCE COMPANY	0.01%	238	4,037	\$968,855	\$666	\$592,123	\$78,655	61.18%
330	PENN INSURANCE & ANNUITY CO THE	0.00%	325	259	\$175,510	\$0	\$962,677	\$25,653	548.50%
331	PENN MUTUAL LIFE INSURANCE CO THE	0.05%	149	5,310	\$4,146,659	\$467,326	\$9,806,071	\$263,719	247.75%
332	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	393	77	\$34,278	\$0	\$27,242	\$501	79.47%
333	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	224	1,604	\$1,199,668	\$0	\$713,284	\$34,763	59.46%
334	PEOPLES BENEFIT LIFE INSURANCE CO	0.35%	59	15,663	\$31,366,635	\$1,558	\$25,181,253	\$195,797	80.29%
335	PERICO LIFE INSURANCE COMPANY	0.00%	436	24	\$4,521	\$0	\$0	\$1,591	0.00%
336	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	305	702	\$247,523	\$73	\$65,210	\$49,296	26.37%
337	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	425	127	\$8,910	\$0	\$6,960	\$1,860	78.11%
338	PHILADELPHIA UNITED LIFE INS CO	0.00%	465	9	\$0	\$0	\$0	\$9	N/A
339	PHL VARIABLE INSURANCE COMPANY	0.29%	71	4,487	\$26,318,469	\$0	\$25,309,965	\$2,040,542	96.17%
340	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	229	737	\$1,108,220	\$0	\$0	\$638,675	0.00%
341	PHOENIX LIFE INSURANCE COMPANY	0.34%	62	18,400	\$30,432,232	\$8,934,024	\$48,830,101	\$2,445,765	189.81%
342	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	142	16,283	\$4,693,717	\$0	\$4,676,562	\$108,697	99.63%
343	PIONEER AMERICAN INSURANCE COMPANY	0.00%	388	134	\$38,244	\$0	\$971	\$4,730	2.54%
344	PIONEER MUTUAL LIFE INS CO	0.01%	268	456	\$527,517	\$2,723	\$511,508	\$45,783	97.48%
345	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	399	70	\$29,327	\$0	\$131	\$2,412	0.45%
346	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	354	1,492	\$86,819	\$22,442	\$148,832	\$6,883	197.28%
347	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	296	789	\$311,786	\$862	\$344,195	\$2,021	110.67%
348	PRESERVATION LIFE INSURANCE COMPANY	0.02%	212	2,023	\$1,518,994	\$0	\$339,759	\$7,246	22.37%
349	PRESIDENTIAL LIFE INSURANCE CO	0.04%	168	716	\$3,412,316	\$0	\$7,691,001	\$5,760	225.39%
350	PRIMERICA LIFE INSURANCE COMPANY	0.31%	67	38,449	\$27,843,990	\$0	\$15,224,791	\$8,917,510	54.68%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
351	PRINCIPAL LIFE INS CO	4.78%	2	359,942	\$433,757,818	\$4,214,606	\$50,957,704	\$5,780,314	12.72%
352	PROFESSIONAL INSURANCE COMPANY	0.00%	391	143	\$35,505	\$0	\$16,595	\$8,062	46.74%
353	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	465	309	-\$9,538	\$1,900	\$145,723	\$6,386	-1547.74%
354	PROTECTIVE LIFE INSURANCE COMPANY	1.20%	23	29,619	\$109,351,322	\$28,478	\$117,492,498	\$3,006,977	107.47%
355	PROVIDENT AMERICAN LIFE & HEALTH INS CO	0.00%	457	5	\$592	\$0	\$0	\$28	0.00%
356	PROVIDENT LIFE AND ACCIDENT INS CO	0.10%	115	18,700	\$8,776,494	\$5,852	\$4,703,519	\$778,694	53.66%
357	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	442	5	\$2,753	\$0	\$2,606	\$312	94.66%
358	PRUCO LIFE INSURANCE COMPANY	0.52%	51	19,470	\$47,641,877	\$0	\$61,329,107	\$4,257,263	128.73%
359	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.33%	22	447,343	\$121,111,080	\$46,518,781	\$390,274,054	\$22,704,643	360.65%
360	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.43%	55	10	\$39,127,285	\$0	\$46,284,916	\$0	118.29%
361	PYRAMID LIFE INSURANCE COMPANY	0.00%	293	2,859	\$337,276	\$2,672	\$621,193	\$27,375	184.97%
362	REASSURE AMERICA LIFE INSURANCE COMPANY	0.11%	111	40,249	\$9,851,979	\$344,322	\$16,631,824	\$1,314,018	172.31%
363	RELIABLE LIFE INSURANCE COMPANY	0.17%	91	172,916	\$15,018,009	\$32	\$10,821,483	\$799,510	72.06%
364	RELIAANCE STANDARD LIFE INSURANCE CO	0.11%	110	51,542	\$9,987,196	\$873	\$6,523,061	\$3,004,485	65.32%
365	RELIASTAR LIFE INSURANCE COMPANY	0.54%	49	89,640	\$49,318,900	\$284,016	\$29,037,122	\$15,056,265	59.45%
366	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	242	4,129	\$893,298	\$929	\$1,197,485	\$245,367	134.16%
367	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	360	1,268	\$65,930	\$235	\$148,671	\$6,427	225.85%
368	RESERVE NATIONAL INSURANCE COMPANY	0.00%	342	603	\$124,524	\$0	\$130,710	\$3,497	104.97%
369	RESOURCE LIFE INSURANCE COMPANY	0.01%	250	10,041	\$710,102	\$0	\$357,790	\$92,221	50.39%
370	RGA REINSURANCE COMPANY	0.01%	219	296	\$1,304,739	\$689,150	\$618,996	\$78,177	100.26%
371	RIVERSOURCE LIFE INSURANCE COMPANY	1.56%	20	27,418	\$141,491,432	\$0	\$140,872,804	\$2,033,453	99.56%
372	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	452	199	\$1,116	\$7,759	\$15,846	\$890	2115.14%
373	ROYAL NEIGHBORS OF AMERICA	0.00%	287	8,644	\$405,572	\$98,965	\$679,130	\$53,687	191.85%
374	S USA LIFE INSURANCE COMPANY INC	0.00%	461	2	\$99	\$0	\$0	\$151	0.00%
375	SAGICOR LIFE INSURANCE COMPANY	0.00%	381	371	\$43,602	\$1,737	\$1,435,876	\$1,622	3297.13%
376	SCOR LIFE INSURANCE COMPANY	0.00%	416	100	\$13,971	\$0	\$0	\$2,587	0.00%
377	SEARS LIFE INSURANCE COMPANY	0.01%	252	2,389	\$681,688	\$0	\$244,059	\$48,885	35.80%
378	SECURIAN LIFE INSURANCE COMPANY	0.00%	456	2	\$732	\$20	\$0	\$88	2.73%
379	SECURITY BENEFIT LIFE INSURANCE CO	0.28%	73	9,515	\$25,150,324	\$96,240	\$24,631,126	\$102,517	98.32%
380	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	343	557	\$120,368	\$0	\$628,426	\$2,821	522.09%
381	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.20%	86	3,565	\$17,982,648	\$55,499	\$27,576,101	\$1,278,819	153.66%
382	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	301	236	\$281,977	\$54,805	\$189,655	\$29,961	86.70%
383	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	361	640	\$65,226	\$0	\$27,846	\$37,634	42.69%
384	SENIOR LIFE INSURANCE COMPANY	0.01%	254	1,450	\$674,178	\$0	\$74,454	\$9,776	11.04%
385	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	464	36	\$20	\$0	\$0	\$6	0.00%
386	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.08%	120	3,272	\$7,708,661	\$4,606	\$3,733,304	\$183,975	48.49%
387	SETTLERS LIFE INSURANCE COMPANY	0.00%	406	184	\$20,097	\$1,440	\$4,151	\$1,518	27.82%
388	SHELTER LIFE INSURANCE COMPANY	0.36%	58	69,980	\$32,630,424	\$1,520,065	\$15,783,069	\$3,968,274	53.03%
389	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	217	2,459	\$1,351,059	\$11,562	\$915,564	\$101,530	68.62%
390	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	431	343	\$6,460	\$1,118	\$31,789	\$1,090	509.40%
391	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	465	396	-\$6,590	\$0	\$0	\$2	0.00%
392	SOUTHERN SECURITY LIFE INS CO	0.00%	331	346	\$150,162	\$0	\$99,108	\$0	66.00%
393	STANDARD INSURANCE COMPANY	0.68%	34	223,741	\$61,868,359	\$39,114	\$30,771,618	\$11,310,569	49.80%
394	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	248	3,049	\$783,190	\$29,533	\$1,000,836	\$17,591	131.56%
395	STANDARD LIFE INS CO OF INDIANA	0.02%	193	621	\$2,086,993	\$0	\$2,107,700	\$2,900	100.99%
396	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	447	10	\$1,916	\$0	\$4,991	\$95	260.49%
397	STARMOUNT LIFE INSURANCE COMPANY	0.00%	295	788	\$314,268	\$0	\$95,000	\$26,191	30.23%
398	STATE FARM LIFE INSURANCE COMPANY	1.17%	24	242,157	\$106,533,618	\$19,099,975	\$74,492,659	\$17,780,515	87.85%
399	STATE LIFE INSURANCE COMPANY	0.01%	241	627	\$897,149	\$59,673	\$331,114	\$78,135	43.56%
400	STATE MUTUAL INSURANCE COMPANY	0.00%	285	851	\$432,684	\$46,714	\$261,049	\$10,441	71.13%
401	STERLING INVESTORS LIFE INS CO	0.00%	407	72	\$19,599	\$7	\$0	\$486	0.04%
402	STERLING LIFE INSURANCE COMPANY	0.00%	460	23	\$369	\$0	\$0	\$15	0.00%
403	STONEBRIDGE LIFE INSURANCE COMPANY	0.06%	136	41,917	\$5,602,537	\$0	\$5,013,359	\$289,167	89.48%
404	SUN LIFE ASSURANCE CO OF CANADA	0.32%	66	176,465	\$28,755,524	\$2,750,104	\$8,791,756	\$4,541,298	40.14%
405	SUN LIFE ASSURANCE OF CANADA (US)	0.63%	36	6,492	\$57,529,109	\$0	\$14,420,859	\$560,203	25.07%
406	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	353	4,543	\$86,871	\$1,579	\$31,158,905	\$5,196	35869.83%
407	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	347	257	\$110,470	\$472	\$417,771	\$19,688	378.60%
408	SURETY LIFE INSURANCE COMPANY	0.01%	282	958	\$459,148	\$42	\$362,244	\$68,547	78.90%
409	SYMETRA LIFE INSURANCE COMPANY	0.27%	75	28,148	\$24,847,457	\$175	\$19,594,633	\$1,542,835	78.86%
410	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	392	214	\$34,893	\$0	\$10,619	\$3,689	30.43%
411	TEACHERS INSURANCE & ANNUITY ASSOC OF AMER	1.58%	19	49,276	\$143,536,862	\$53,651,415	\$110,828,600	\$455,949	114.59%
412	TEMPLETON FUNDS ANNUITY COMPANY	0.00%	465	1	\$0	\$0	\$3,001	\$0	N/A
413	TEXAS LIFE INSURANCE COMPANY	0.02%	196	5,699	\$1,994,650	\$59,763	\$2,058,368	\$258,708	106.19%
414	THRIVENT FINANCIAL FOR LUTHERANS	0.87%	29	93,943	\$78,776,461	\$5,877,104	\$125,848,648	\$4,527,299	167.21%
415	THRIVENT LIFE INSURANCE COMPANY	0.01%	263	614	\$595,797	\$0	\$5,994,081	\$17,969	1006.06%
416	TIAA-CREF LIFE INSURANCE COMPANY	0.24%	78	1,129	\$21,704,742	\$0	\$9,251,186	\$287,860	42.62%
417	TIME INSURANCE COMPANY	0.02%	205	3,718	\$1,749,464	\$0	\$1,065,271	\$103,238	60.89%
418	TRANS WORLD ASSURANCE COMPANY	0.00%	312	701	\$212,770	\$0	\$23,227	\$45,661	10.92%
419	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	1.98%	12	311	\$179,462,637	\$0	\$80,101,464	\$10,429	44.63%
420	TRANSAMERICA LIFE INSURANCE COMPANY	4.09%	4	21,872	\$371,636,460	\$28,083	\$308,773,196	\$741,734	83.09%



**2006 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
421	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.56%	47	29,024	\$50,518,086	\$242,756	\$166,515,412	\$5,943,793	330.10%
422	TRUSTMARK INSURANCE COMPANY	0.01%	256	6,697	\$652,994	\$41,056	\$4,677,014	\$206,167	722.53%
423	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	358	4,261	\$76,860	\$0	\$127,709	\$48,658	166.16%
424	U S FINANCIAL LIFE INSURANCE COMPANY	0.07%	131	4,427	\$6,233,851	\$0	\$6,140,099	\$1,286,492	98.50%
425	ULLICO LIFE INSURANCE COMPANY	0.00%	372	90	\$55,916	\$0	\$7,324	\$4,950	13.10%
426	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.04%	159	3,638	\$3,822,861	\$0	\$2,483,615	\$632,057	64.97%
427	UNIFIED LIFE INSURANCE COMPANY	0.01%	267	3,031	\$531,481	\$8,213	\$487,341	\$74,888	93.24%
428	UNIMERICA INSURANCE COMPANY	0.01%	226	9,462	\$1,145,696	\$0	\$184,000	\$848,862	16.06%
429	UNION BANKERS INSURANCE COMPANY	0.01%	244	2,145	\$855,382	\$0	\$242,774	\$16,826	28.38%
430	UNION CENTRAL LIFE INSURANCE CO	0.38%	57	10,859	\$34,497,887	\$187,889	\$41,114,811	\$646,172	119.73%
431	UNION FIDELITY LIFE INSURANCE CO	0.01%	228	7,834	\$1,110,013	\$0	\$1,110,886	\$51,434	100.08%
432	UNION LABOR LIFE INSURANCE COMPANY	0.01%	278	4,487	\$479,409	\$31,856	\$303,209	\$121,996	69.89%
433	UNION SECURITY INSURANCE COMPANY	0.14%	95	87,377	\$12,988,931	\$17,340	\$18,236,596	\$2,939,563	140.53%
434	UNITED AMERICAN INSURANCE COMPANY	0.04%	156	6,544	\$3,959,510	\$0	\$11,068,292	\$38,779	279.54%
435	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	351	174	\$98,138	\$0	\$263,144	\$1,747	268.14%
436	UNITED FAMILY LIFE INSURANCE CO	0.00%	359	804	\$72,384	\$344	\$193,308	\$3,856	267.53%
437	UNITED FIDELITY LIFE INSURANCE CO	0.01%	264	9,327	\$587,581	\$32,416	\$874,743	\$42,648	154.39%
438	UNITED HEALTHCARE INSURANCE COMPANY	0.09%	117	2,172	\$8,213,594	\$0	\$2,907,167	\$3,158,717	35.39%
439	UNITED HERITAGE LIFE INSURANCE COMPANY	0.05%	148	4,347	\$4,223,013	\$14,833	\$1,810,190	\$48,229	43.22%
440	UNITED HOME LIFE INSURANCE COMPANY	0.00%	290	796	\$382,226	\$358	\$201,635	\$26,626	52.85%
441	UNITED INSURANCE COMPANY OF AMERICA	0.00%	332	7,443	\$149,597	\$0	\$255,471	\$18,447	170.77%
442	UNITED INVESTORS LIFE INSURANCE COMPANY	0.04%	165	8,613	\$3,580,244	\$0	\$4,653,723	\$491,743	129.98%
443	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	459	0	\$375	\$0	\$0	\$0	0.00%
444	UNITED LIFE INSURANCE COMPANY	0.04%	166	4,859	\$3,521,324	\$0	\$3,650,148	\$159,773	103.66%
445	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	339	384	\$130,895	\$0	\$91,986	\$2,296	70.27%
446	UNITED OF OMAHA LIFE INS CO	0.34%	60	81,874	\$30,739,238	\$385	\$42,028,331	\$3,572,973	136.73%
447	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.00%	463	2	\$27	\$0	\$0	\$13	0.00%
448	UNITED STATES LIFE INSURANCE CO NEW YORK	0.02%	201	12,734	\$1,853,743	\$7,062	\$1,741,255	\$1,524,174	94.31%
449	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	349	156	\$102,942	\$0	\$25,625	\$922	24.89%
450	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	369	1,934	\$58,679	\$0	\$54,749	\$6,062	93.30%
451	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.02%	214	3,309	\$1,439,570	\$0	\$373,851	\$26,306	25.97%
452	UNITY MUTUAL LIFE INS CO	0.00%	429	60	\$7,390	\$193	\$11,211	\$295	154.32%
453	UNIVERSAL GUARANTY LIFE INS CO	0.01%	277	3,652	\$481,679	\$24,384	\$830,414	\$60,630	177.46%
454	UNIVERSAL LIFE INSURANCE COMPANY THE	0.00%	368	2,423	\$59,063	\$0	\$4,500	\$3,109	7.62%
455	UNIVERSAL UNDERWRITERS LIFE INS CO	0.01%	237	7,715	\$1,015,018	\$0	\$184,938	\$175,679	18.22%
456	UNUM LIFE INS CO OF AMERICA	0.33%	64	156,687	\$29,606,530	\$269,988	\$19,965,259	\$10,077,267	68.35%
457	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	413	209	\$16,710	\$5	\$22,418	\$624	134.19%
458	USAA LIFE INSURANCE COMPANY	0.12%	105	12,859	\$10,624,015	\$520,111	\$13,398,755	\$2,218,375	131.01%
459	USABLE LIFE	0.00%	350	225	\$99,751	\$0	\$20,000	\$38,716	20.05%
460	VALLEY FORGE LIFE INSURANCE COMPANY	0.16%	93	22,589	\$14,370,428	\$159,065	\$16,034,971	\$4,933	112.69%
461	VANTISLIFE INSURANCE COMPANY	0.00%	423	44	\$10,221	\$1,429	\$36,393	\$2,408	370.04%
462	VARIABLE ANNUITY LIFE INSURANCE CO	0.55%	48	36,892	\$49,746,744	\$0	\$33,807,143	\$0	67.96%
463	VETERANS LIFE INS CO	0.02%	206	5,546	\$1,741,812	\$0	\$1,352,962	\$51,372	77.68%
464	WASHINGTON NATIONAL INSURANCE CO	0.07%	130	8,005	\$6,285,583	\$111,462	\$3,263,124	\$93,351	53.69%
465	WATKINS LIFE & BENEFIT ASSOCIATION	0.00%	365	2,905	\$60,639	\$0	\$53,150	\$3,842	87.65%
466	WEST COAST LIFE INSURANCE COMPANY	0.09%	118	8,348	\$8,159,186	\$88,292	\$4,317,459	\$3,041,627	54.00%
467	WESTERN AND SOUTHERN LIFE INS CO	0.07%	129	60,838	\$6,293,612	\$1,791,097	\$7,833,816	\$429,921	152.93%
468	WESTERN CATHOLIC UNION	0.13%	99	9,817	\$11,724,603	\$97,920	\$3,983,605	\$91,808	34.81%
469	WESTERN RESERVE LIFE ASSUR CO OH	0.22%	84	5,754	\$20,110,077	\$444	\$17,084,650	\$958,841	84.96%
470	WESTERN SOUTHERN LIFE ASSURANCE CO	0.30%	70	18,138	\$26,917,755	\$0	\$60,099,592	\$663,584	223.27%
471	WILLIAM PENN ASSOCIATION	0.00%	428	119	\$7,661	\$573	\$312,858	\$1,113	4091.25%
472	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	316	406	\$196,938	\$0	\$0	\$39,664	0.00%
473	WINDSOR LIFE INSURANCE COMPANY	0.00%	435	14	\$5,230	\$0	\$0	\$0	0.00%
474	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	410	710	\$18,341	\$4,107	\$60,267	\$1,015	350.98%
475	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.02%	192	4,717	\$2,109,933	\$445,012	\$1,840,707	\$130,849	108.33%
476	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	433	141	\$5,845	\$0	\$3,215	\$634	55.00%
477	WORLD CORP INSURANCE COMPANY	0.00%	465	96	\$0	\$0	\$9,435	\$0	N/A
478	WORLD INSURANCE COMPANY	0.00%	336	477	\$135,967	\$6,521	\$301,859	\$13,221	226.81%
479	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	465	1,250	-\$8,923	\$0	\$31,211	\$4,313	-349.78%
480	ZALE LIFE INSURANCE COMPANY	0.00%	397	5,576	\$31,163	\$0	\$3,862	\$2,393	12.39%
TOTAL		100.00%		8,578,623	\$9,076,230,681	\$381,684,598	\$8,824,391,087	\$419,232,470	101.43%



**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE  
2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
<b><u>INDIVIDUAL</u></b>								
4.1	COMPREHENSIVE MEDICAL EXPENSE	192,359	\$340,591,634	\$347,846,749	\$1,926	\$239,303,706	\$239,161,619	68.75%
4.2	MEDICARE SUPPLEMENT	166,488	\$310,399,602	\$315,122,856	\$0	\$236,360,609	\$238,049,670	75.54%
4.3	LONG TERM CARE	127,793	\$185,431,140	\$170,254,845	\$1,392	\$86,279,415	\$112,634,563	66.16%
4.4	SPECIFIED DISEASE	229,187	\$53,675,196	\$53,568,411	\$0	\$24,403,828	\$25,131,162	46.91%
4.5	ACCIDENT ONLY	649,269	\$47,939,093	\$47,857,335	-\$910	\$20,627,176	\$20,900,265	43.67%
4.6	DISABILITY INCOME	148,751	\$93,012,778	\$95,149,424	\$1,698,808	\$50,660,961	\$56,931,860	59.83%
4.7	DENTAL	69,431	\$11,348,300	\$11,350,265	\$0	\$6,092,444	\$5,992,842	52.80%
4.8	LIMITED BENEFIT	168,024	\$25,059,968	\$25,442,835	\$7,650	\$11,948,879	\$10,858,615	42.68%
4.9	SHORT TERM CREDIT DISABILITY	12,778	\$1,381,915	\$2,070,383	\$0	\$1,241,348	\$1,388,078	67.04%
4.10	LONG TERM CREDIT DISABILITY	1	\$15	\$15	\$0	\$0	\$60	400.00%
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
4.12	STOP LOSS	0	\$0	\$0	\$0	\$0	\$0	N/A
4.13	MEDICARE PART D	295,234	\$326,720,230	\$317,373,556	\$0	\$233,559,225	\$263,955,295	83.17%
4.14	MEDICARE ADVANTAGE	23,564	\$128,954,432	\$126,659,916	\$0	\$95,594,103	\$109,997,112	86.84%
4.15	TOTAL INDIVIDUAL	2,082,879	\$1,524,514,303	\$1,512,696,591	\$1,708,866	\$1,006,071,695	\$1,085,001,139	71.73%
<b><u>GROUP</u></b>								
5.1A	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER (2 - 50 EMPLOYEES)	326,080	\$886,637,972	\$900,721,252	\$0	\$700,662,436	\$712,898,312	79.15%
5.1B	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER	605,316	\$1,582,408,171	\$1,607,883,354	\$0	\$1,373,098,883	\$1,297,558,797	80.70%
5.1C	COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION	72,035	\$124,485,583	\$125,200,499	\$46,779	\$79,890,896	\$79,576,166	63.56%
5.1D	COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY	3,080	\$6,885,212	\$6,967,687	\$0	\$3,499,606	\$3,090,662	44.36%
5.1E	COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES	114,931	\$363,206,650	\$364,709,162	\$0	\$358,919,483	\$356,212,467	97.67%
5.2	MEDICARE SUPPLEMENT	138,878	\$200,256,992	\$198,891,302	\$0	\$159,444,458	\$201,655,337	101.39%
5.3	LONG TERM CARE	46,494	\$19,624,171	\$15,663,704	\$1,147	\$7,667,690	\$8,848,037	56.49%
5.4	SPECIFIED DISEASE	80,364	\$10,554,160	\$10,421,575	\$0	\$3,432,381	\$4,060,827	38.97%
5.5	ACCIDENT ONLY	4,501,659	\$105,142,951	\$105,661,993	\$0	\$47,992,224	\$49,741,908	47.08%
5.6	DISABILITY INCOME	1,061,393	\$243,294,314	\$241,790,431	\$79,672	\$161,498,969	\$188,529,874	77.97%
5.7	DENTAL	754,721	\$170,101,342	\$167,187,309	\$0	\$118,680,807	\$122,583,830	73.32%
5.8	LIMITED BENEFIT	13,788,685	\$169,463,800	\$169,379,688	\$0	\$77,531,429	\$82,067,030	48.45%
5.9	SHORT TERM CREDIT DISABILITY	235,907	\$27,568,788	\$29,733,121	\$0	\$11,379,212	\$9,551,393	32.12%
5.10	LONG TERM CREDIT DISABILITY	2,513	\$942,124	\$942,478	\$0	\$419,947	\$364,028	38.62%
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
5.12	STOP LOSS	1,214,997	\$117,584,904	\$117,788,867	\$0	\$90,581,960	\$98,006,992	83.21%
5.13	MEDICARE PART D	85,428	\$91,730,819	\$93,648,540	\$0	\$70,114,475	\$111,374,464	118.93%
5.14	MEDICARE ADVANTAGE	4,632	\$38,826,278	\$38,625,605	\$0	\$32,191,185	\$38,230,142	98.98%
5.15	TOTAL GROUP	23,037,113	\$4,158,714,227	\$4,195,216,571	\$127,598	\$3,297,006,041	\$3,364,350,268	80.19%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>								
6	TOTAL ACCIDENT AND HEALTH	25,119,992	\$5,683,228,528	\$5,707,913,162	\$1,836,464	\$4,303,077,736	\$4,449,351,409	77.95%
7.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES) (This data is a further break-out of line number 5.1a)	224,369	\$604,736,347	\$612,872,819	\$0	\$466,551,021	\$497,896,848	81.24%
8.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) (GRANTED EXEMPT FROM 379.936(1))	0	\$0	\$0	\$0	\$0	\$0	N/A
8.2	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) (NOT GRANTED EXEMPT FROM 379.936(1))	1,455	\$8,591,787	\$8,680,543	\$0	\$7,095,166	\$7,226,000	83.24%
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: (GRANTED EXEMPT FROM 379.936(1))	65	\$21,828	\$21,306	\$0	\$0	\$0	0.00%
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: (NOT GRANTED EXEMPT FROM 379.936(1))	694	\$117,375	\$120,315	\$0	\$426,481	\$420,611	349.59%



**INDIVIDUAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.03%	29	90	\$91,667	\$90,112	\$0	\$11,643	\$11,764	13.05%
2	AMERICAN CASUALTY CO OF READING PA	0.00%	87	0	\$19	\$19	\$0	\$0	\$0	0.00%
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.01%	44	15,637	\$25,151	\$25,372	\$0	\$53,291	\$59,603	234.92%
4	AMERICAN FAMILY MUTUAL INS CO	6.12%	3	7,903	\$20,842,722	\$20,967,497	\$0	\$15,587,902	\$15,574,321	74.28%
5	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	67	3	\$2,506	\$2,506	\$0	\$0	\$0	0.00%
6	AMERICAN MEDICAL SECURITY LIFE INS CO	0.01%	46	1	\$21,831	\$21,841	\$0	\$37,757	\$38,328	175.49%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.06%	23	108	\$220,386	\$217,605	\$0	\$180,158	\$133,752	61.47%
8	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.10%	19	47	\$338,175	\$341,096	\$0	\$234,386	\$217,270	63.70%
9	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO N	0.00%	81	2	\$428	\$435	\$0	\$0	\$0	0.00%
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.45%	13	358	\$1,531,789	\$1,369,859	\$0	\$1,257,828	\$1,376,891	100.51%
11	AMERICAN STATES INSURANCE COMPANY	0.01%	40	6	\$37,867	\$30,070	\$0	\$59,331	\$59,331	197.31%
12	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	31	20	\$81,273	\$79,329	\$0	\$517,664	\$504,330	635.74%
13	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	24.35%	2	50,435	\$82,935,878	\$82,935,878	\$0	\$68,430,865	\$69,029,035	83.23%
14	CELTIC INSURANCE COMPANY	0.49%	12	687	\$1,660,401	\$1,537,580	\$0	\$1,696,761	\$1,852,307	120.47%
15	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	88	0	-\$501	-\$501	\$0	\$753	\$704	-140.52%
16	CENTRAL UNITED LIFE INSURANCE CO	0.00%	58	2	\$4,799	\$4,775	\$0	\$3,654	\$3,636	76.15%
17	CENTRE LIFE INSURANCE COMPANY	0.00%	88	1	\$0	\$0	\$0	\$4,312	\$4,437	N/A
18	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	73	0	\$809	\$809	\$0	\$2,053	-\$500	-61.80%
19	COMBINED INSURANCE CO OF AMERICA	0.00%	54	30	\$7,119	\$7,230	\$0	\$1,462	-\$143	-1.98%
20	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.22%	16	569	\$757,880	\$757,880	\$0	\$459,000	\$667,000	88.01%
21	CONSECO LIFE INSURANCE CO	0.00%	71	2	\$835	\$1,069	\$0	\$651	\$633	59.21%
22	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	50	17	\$12,624	\$14,299	\$0	\$15,266	\$16,493	115.34%
23	CONTINENTAL CASUALTY COMPANY	0.00%	49	0	\$13,369	\$65,970	\$0	\$4,731	\$13,039	19.77%
24	CONTINENTAL GENERAL INSURANCE CO	1.36%	7	2,699	\$4,626,352	\$4,636,325	\$0	\$3,441,546	\$3,536,382	76.28%
25	COVENTRY HEALTH AND LIFE INSURANCE CO	1.97%	5	4,084	\$6,721,123	\$6,721,123	\$0	\$3,897,240	\$3,927,203	58.43%
26	COX HEALTH SYSTEMS INSURANCE COMPANY	1.60%	6	3,447	\$5,443,935	\$5,443,935	\$0	\$4,253,818	\$4,372,280	80.31%
27	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	69	70	\$1,198	\$1,184	\$0	\$842	\$1,002	84.63%
28	FAIRMONT PREMIER INSURANCE COMPANY	0.02%	33	0	\$68,102	\$68,102	\$0	\$94,591	\$102,827	150.99%
29	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	47	5	\$18,882	\$18,844	\$0	\$0	\$0	0.00%
30	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.08%	21	76	\$284,998	\$285,922	\$0	\$317,909	\$313,511	109.65%
31	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	53	1	\$8,099	\$8,284	\$0	\$1,246	\$1,301	15.70%
32	GLOBE LIFE AND ACCIDENT INS CO	0.02%	36	78	\$55,624	\$43,577	\$0	\$296,385	\$272,597	625.55%
33	GOLDEN RULE INSURANCE COMPANY	0.19%	18	77	\$637,203	\$588,851	\$0	\$343,824	\$334,915	56.88%
34	GREAT DIVIDE INSURANCE COMPANY	0.00%	88	0	\$0	\$0	\$0	\$0	\$0	N/A
35	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	74	20	\$700	-\$3,191	\$0	\$14,272	-\$5,704	178.75%
36	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.01%	41	9	\$35,504	\$35,671	\$0	\$83,162	\$81,972	229.80%
37	HEALTH CARE SERVICE CORPORATION	0.06%	25	3,410	\$198,718	\$198,718	\$0	\$303,521	\$339,052	170.62%
38	HEALTHY ALLIANCE LIFE INSURANCE CO	55.82%	1	84,777	\$190,129,731	\$197,178,542	\$0	\$121,775,768	\$121,028,865	61.38%
39	HORACE MANN LIFE INSURANCE COMPANY	0.00%	57	2	\$5,543	\$5,767	\$0	\$3,381	\$3,275	56.79%
40	HUMANA INSURANCE COMPANY	0.33%	14	2,453	\$1,122,824	\$1,119,385	\$0	\$811,060	\$857,171	76.58%
41	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.03%	30	46	\$87,806	\$92,625	\$0	\$41,134	-\$227,982	-246.13%
42	IMERICA LIFE AND HEALTH INSURANCE COMPANY	0.00%	52	8	\$8,918	\$8,918	\$0	\$0	\$0	0.00%
43	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	88	0	\$0	\$0	\$0	\$22	\$0	N/A
44	JOHN ALDEN LIFE INSURANCE COMPANY	0.07%	22	229	\$232,332	\$230,245	\$0	\$39,433	\$30,390	13.20%
45	KNIGHTS OF COLUMBUS	0.01%	42	71	\$30,264	\$0	\$0	\$2,792	\$0	N/A
46	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	83	1	\$115	\$115	\$0	\$0	-\$32	-27.83%
47	LIFE INVESTORS INS CO OF AMERICA	0.00%	76	9	\$551	\$559	\$0	\$450	\$455	81.40%
48	LINCOLN NATIONAL LIFE INSURANCE CO	0.00%	82	1	\$261	\$261	\$0	\$0	\$0	0.00%
49	MEDICO INSURANCE COMPANY	0.00%	55	11	\$6,864	\$8,291	\$0	\$3,431	\$3,348	40.38%
50	MEDICO LIFE INSURANCE COMPANY	0.00%	79	1	\$469	\$469	\$0	\$766	\$771	164.39%
51	MEGA LIFE AND HEALTH INS CO THE	0.02%	32	49	\$76,952	\$76,988	\$0	\$22,833	\$10,599	13.77%
52	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.01%	45	55	\$23,586	\$23,638	\$0	-\$33,411	-\$16,060	-67.94%
53	METROPOLITAN LIFE INSURANCE COMPANY	0.05%	27	1,359	\$171,840	\$175,770	\$0	\$132,434	\$141,575	80.55%
54	MIDWEST NATIONAL LIFE INS CO OF TN	0.01%	43	18	\$29,519	\$29,115	\$0	\$22,793	\$40,207	138.10%
55	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.27%	15	258	\$923,114	\$911,574	\$0	\$1,310,410	\$2,115,463	232.07%
56	MONY LIFE INSURANCE COMPANY	0.00%	80	2	\$430	\$447	\$3	\$0	\$0	0.00%
57	MUTUAL OF OMAHA INSURANCE COMPANY	0.03%	28	243	\$97,330	\$97,689	\$0	\$167,428	\$292,854	299.78%
58	NATIONAL CASUALTY COMPANY	0.00%	77	4	\$532	\$2,414	\$0	\$445	-\$554	-22.95%
59	NATIONAL FOUNDATION LIFE INSURANCE CO	0.02%	35	7	\$56,452	\$56,756	\$0	\$44,801	\$40,577	71.49%
60	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	75	2	\$689	\$700	\$0	\$0	\$31	4.43%
61	NEW YORK LIFE INSURANCE COMPANY	0.01%	38	141	\$46,269	\$45,645	\$1,923	\$30,985	\$56,529	123.84%
62	NORTH AMERICAN INSURANCE COMPANY	0.00%	78	4	\$486	\$490	\$0	\$41	\$41	8.37%
63	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	88	59	\$0	\$0	\$0	\$0	\$0	N/A
64	OHIO NATIONAL LIFE INS CO THE	0.00%	84	0	\$64	\$0	\$0	\$0	-\$800	-1250.00%
65	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	68	1	\$1,631	\$1,631	\$0	\$0	\$0	0.00%
66	PEKIN LIFE INSURANCE COMPANY	0.02%	34	19	\$59,192	\$57,683	\$0	\$0	\$0	0.00%
67	PHOENIX LIFE INSURANCE COMPANY	0.00%	72	1	\$817	\$0	\$0	\$1,286	\$0	N/A
68	PHYSICIANS MUTUAL INSURANCE COMPANY	0.21%	17	401	\$727,703	\$760,283	\$0	\$505,992	\$375,677	49.41%
69	PREMIER HEALTH INSURANCE COMPANY INC	0.84%	10	1,984	\$2,852,111	\$2,852,111	\$0	\$1,757,867	\$1,837,809	64.44%
70	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	60	13	\$4,451	\$4,494	\$0	\$2,901	\$2,835	63.08%
71	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.05%	26	708	\$181,113	\$183,235	\$0	\$248,960	\$224,347	122.44%
72	PYRAMID LIFE INSURANCE COMPANY	0.00%	62	0	\$3,625	\$3,679	\$0	\$0	\$0	0.00%
73	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	64	27	\$2,824	\$2,880	\$0	\$0	\$0	0.00%
74	RESERVE NATIONAL INSURANCE COMPANY	0.98%	9	1,328	\$3,331,766	\$3,566,787	\$0	\$2,273,474	\$2,046,313	57.37%
75	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	70	4	\$848	\$825	\$0	\$0	\$0	0.00%
76	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	48	46	\$15,015	\$15,773	\$0	\$20,312	\$24,285	153.97%
77	STATE FARM MUTUAL AUTOMOBILE INS CO	1.00%	8	818	\$3,390,068	\$3,604,192	\$0	\$3,070,846	\$2,368,400	65.71%
78	THRIVENT FINANCIAL FOR LUTHERANS	0.08%	20	31	\$288,708	\$315,773	\$0	\$618,639	\$902,958	285.95%
79	TIME INSURANCE COMPANY	0.74%	11	2,149	\$2,523,578	\$2,563,072	\$0	\$1,421,570	\$1,181,011	46.08%
80	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	61	2	\$3,847	\$3,847	\$0	\$6,440	\$8,708	226.36%



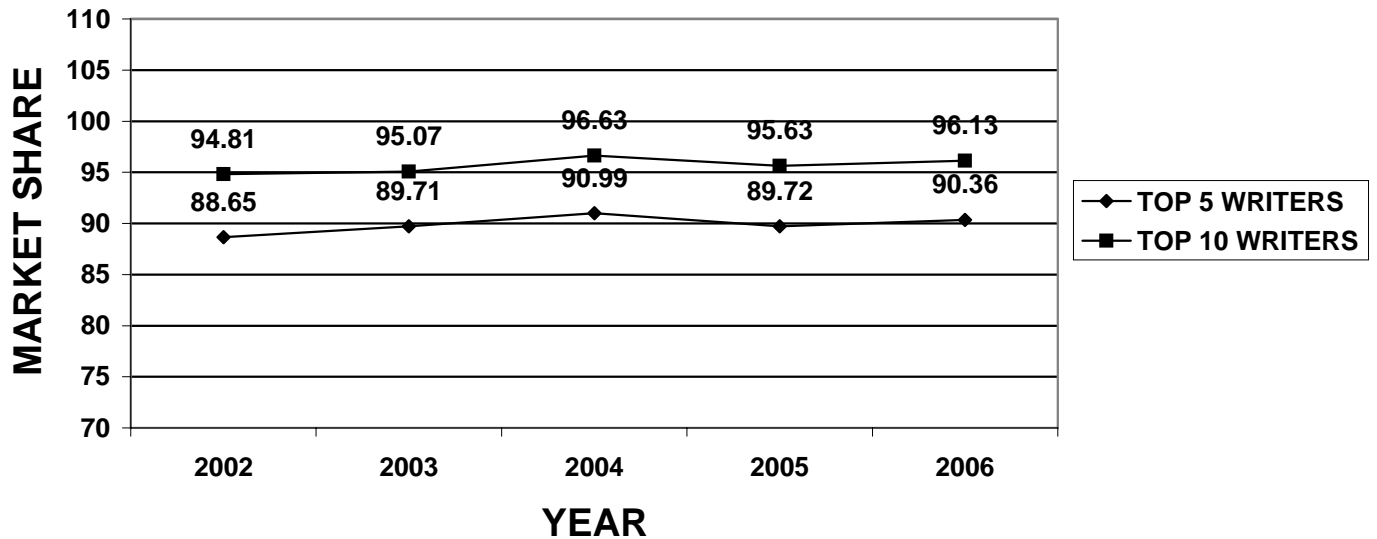
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
81	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.00%	65	9	\$2,774	\$2,857	\$0	\$4,468	\$4,395	153.83%
82	TRUSTMARK INSURANCE COMPANY	0.02%	37	26	\$52,551	\$53,451	\$0	\$37,959	\$39,847	74.55%
83	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	56	0	\$6,798	\$6,726	\$0	\$6,730	\$7,747	115.18%
84	UNION LABOR LIFE INSURANCE COMPANY	0.00%	51	3	\$10,371	\$10,123	\$0	\$13,934	\$14,766	145.87%
85	UNITED AMERICAN INSURANCE COMPANY	2.09%	4	4,724	\$7,123,658	\$6,984,040	\$0	\$3,179,571	\$2,730,227	39.09%
86	UNITED OF OMAHA LIFE INS CO	0.00%	85	1	\$50	\$50	\$0	\$0	\$0	0.00%
87	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	59	2	\$4,754	\$4,960	\$0	\$18,101	\$18,391	370.79%
88	UNITY MUTUAL LIFE INS CO	0.00%	86	1	\$40	\$41	\$0	\$0	\$0	0.00%
89	UNIVERSAL GUARANTY LIFE INS CO	0.00%	66	9	\$2,663	\$2,663	\$0	\$8,496	\$8,496	319.04%
90	UNIVERSAL LIFE INSURANCE COMPANY THE	0.00%	63	282	\$2,905	\$0	\$0	\$0	\$26,896	N/A
91	WASHINGTON NATIONAL INSURANCE CO	0.01%	39	20	\$39,534	\$41,475	\$0	\$15,979	\$15,638	37.70%
92	WORLD INSURANCE COMPANY	0.06%	24	46	\$217,833	\$219,556	\$0	\$105,361	\$106,559	48.53%
TOTAL		100.00%		192,359	\$340,591,634	\$347,846,749	\$1,926	\$239,303,706	\$239,161,619	68.75%

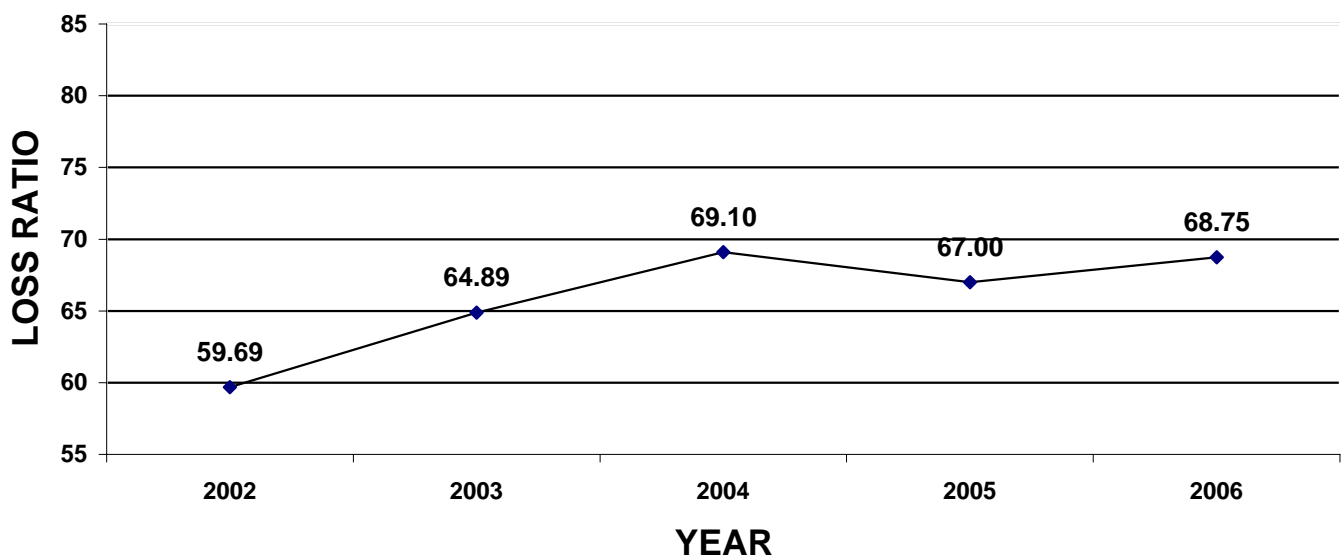


# MISSOURI INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG PREMIER INSURANCE COMPANY	0.00%	112	1	\$331	\$279	\$0	\$277	\$409	146.59%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.01%	73	27	\$38,202	\$38,421	\$0	\$51,798	\$51,798	134.82%
3	AMERICAN CAPITOL INSURANCE COMPANY	0.01%	81	24	\$24,940	\$24,659	\$0	\$21,728	\$21,673	87.89%
4	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	98	1	\$3,068	\$2,998	\$0	\$1,106	\$1,084	36.16%
5	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.32%	35	393	\$1,002,656	\$1,022,825	\$0	\$822,291	\$792,263	77.46%
6	AMERICAN FAMILY MUTUAL INS CO	3.32%	10	5,078	\$10,319,065	\$9,915,011	\$0	\$7,230,997	\$7,140,477	72.02%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	99	4	\$2,966	\$2,966	\$0	\$9,926	\$11,780	397.17%
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.15%	43	205	\$458,634	\$476,604	\$0	\$301,361	\$295,107	61.92%
9	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	100	2	\$2,727	\$2,727	\$0	\$7,419	\$7,525	275.94%
10	AMERICAN INCOME LIFE INSURANCE CO	0.01%	84	9	\$15,794	\$23,227	\$0	\$4,677	\$1,230	5.30%
11	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	90	12	\$11,251	\$11,251	\$0	\$21,232	\$21,232	188.71%
12	AMERICAN NATIONAL INSURANCE COMPANY	0.02%	71	46	\$46,724	\$46,226	\$0	\$77,699	\$78,288	169.36%
13	AMERICAN PIONEER LIFE INSURANCE COMPANY	2.52%	11	3,452	\$7,827,782	\$7,925,790	\$0	\$6,884,897	\$6,991,355	88.21%
14	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OI	0.00%	88	9	\$12,844	\$12,878	\$0	\$13,002	\$12,290	95.43%
15	AMERICAN REPUBLIC INSURANCE COMPANY	2.22%	13	2,873	\$6,899,976	\$6,863,790	\$0	\$5,024,059	\$4,993,768	72.76%
16	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	80	19	\$25,776	\$25,509	\$0	\$35,369	\$35,369	138.65%
17	BANKERS FIDELITY LIFE INSURANCE CO	0.09%	53	121	\$266,627	\$259,860	\$0	\$185,089	\$179,944	69.25%
18	BANKERS LIFE AND CASUALTY COMPANY	4.81%	5	7,189	\$14,933,248	\$15,671,135	\$0	\$10,602,534	\$11,442,498	73.02%
19	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	7.88%	2	12,615	\$24,461,129	\$24,461,129	\$0	\$18,339,289	\$18,569,221	75.91%
20	CELTIC INSURANCE COMPANY	0.05%	58	61	\$160,648	\$117,816	\$0	\$82,601	\$67,626	57.40%
21	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	108	1	\$977	\$977	\$0	\$14,414	\$14,414	1475.33%
22	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.14%	44	373	\$440,888	\$439,948	\$0	\$292,377	\$301,818	68.60%
23	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	92	10	\$6,407	\$8,644	\$0	\$9,047	\$9,008	104.21%
24	CENTRAL STATES HEALTH & LIFE COMPANY	0.24%	38	298	\$759,882	\$772,193	\$0	\$563,255	\$542,253	70.22%
25	CHRISTIAN FIDELITY LIFE INSURANCE CO	5.69%	3	8,785	\$17,655,828	\$17,738,389	\$0	\$13,892,618	\$13,731,946	77.41%
26	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	104	1	\$2,184	\$0	\$0	\$0	\$0	N/A
27	COLONIAL LIFE & ACCIDENT INS CO	0.00%	93	2	\$6,058	\$2,698	\$0	\$3,518	\$3,531	130.87%
28	COLONIAL PENN LIFE INSURANCE COMPANY	0.14%	46	183	\$419,446	\$433,751	\$0	\$376,477	\$336,225	77.52%
29	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	107	4	\$1,417	\$1,469	\$0	\$3,594	\$3,377	229.88%
30	COMBINED INSURANCE CO OF AMERICA	1.87%	17	2,701	\$5,803,235	\$5,966,251	\$0	\$4,575,937	\$4,587,948	76.90%
31	CONSECO HEALTH INSURANCE COMPANY	2.45%	12	3,197	\$7,592,777	\$8,569,599	\$0	\$7,018,114	\$6,884,007	80.33%
32	CONSECO INSURANCE COMPANY	0.36%	34	773	\$1,123,268	\$1,074,046	\$0	\$817,630	\$924,342	86.06%
33	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.03%	65	52	\$104,247	\$100,796	\$0	\$173,979	\$176,277	174.88%
34	CONSTITUTION LIFE INSURANCE COMPANY	0.02%	70	42	\$65,869	\$67,179	\$0	\$49,040	\$48,978	72.91%
35	CONTINENTAL GENERAL INSURANCE CO	0.58%	29	793	\$1,810,183	\$1,850,942	\$0	\$1,409,876	\$1,254,047	67.75%
36	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	5.51%	4	11,007	\$17,106,692	\$17,046,227	\$0	\$12,626,445	\$12,905,378	75.71%
37	COUNTRY LIFE INSURANCE COMPANY	0.06%	55	93	\$192,625	\$198,218	\$0	\$165,873	\$165,466	83.48%
38	EMC NATIONAL LIFE COMPANY	0.00%	87	5	\$14,486	\$14,523	\$0	\$23,635	\$24,302	167.33%
39	EQUITABLE LIFE & CASUALTY INS CO	1.75%	18	1,970	\$5,437,980	\$5,600,904	\$0	\$3,819,400	\$3,726,072	66.53%
40	GENWORTH LIFE AND ANNUITY INSURANCE CO	1.95%	16	2,886	\$6,059,397	\$6,196,795	\$0	\$5,512,605	\$5,786,157	93.37%
41	GENWORTH LIFE INSURANCE COMPANY	0.05%	59	77	\$159,957	\$36,081	\$0	\$32,112	\$30,918	85.69%
42	GERBER LIFE INSURANCE COMPANY	0.00%	85	3	\$15,462	\$13,960	\$0	\$14,282	\$10,592	75.87%
43	GLOBE LIFE AND ACCIDENT INS CO	0.26%	37	606	\$815,021	\$827,029	\$0	\$701,436	\$736,350	89.04%
44	GOLDEN RULE INSURANCE COMPANY	0.83%	24	1,436	\$2,568,645	\$2,607,841	\$0	\$2,143,873	\$2,183,575	83.73%
45	GREAT WEST LIFE & ANNUITY INS CO	0.00%	113	0	\$0	\$0	\$0	-\$346	-\$305	N/A
46	GUARANTEE TRUST LIFE INSURANCE CO	0.64%	26	587	\$1,976,212	\$1,971,773	\$0	\$1,374,299	\$1,386,841	70.33%
47	HEALTH CARE SERVICE CORPORATION	0.41%	32	5,084	\$1,280,038	\$1,280,038	\$0	\$664,582	\$761,863	59.52%
48	HEALTHY ALLIANCE LIFE INSURANCE CO	24.25%	1	41,002	\$75,285,565	\$78,369,656	\$0	\$60,037,705	\$60,953,927	77.78%
49	HUMANA INSURANCE COMPANY	0.15%	42	161	\$471,932	\$471,932	\$0	\$403,657	\$403,678	85.54%
50	IDEALIFE INSURANCE COMPANY	0.08%	54	88	\$234,421	\$233,038	\$0	\$164,692	\$167,469	71.86%
51	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	105	1	\$1,887	\$3,292	\$0	\$23,181	\$30,458	925.21%
52	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	101	2	\$2,695	\$2,734	\$0	\$1,939	\$1,886	68.98%
53	JACKSON NATIONAL LIFE INSURANCE CO	0.03%	66	40	\$86,098	\$86,322	\$0	\$98,391	\$74,165	85.92%
54	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.06%	56	82	\$180,388	\$183,583	\$0	\$167,168	\$179,125	97.57%
55	KANAWHA INSURANCE COMPANY	0.00%	97	3	\$3,684	\$3,698	\$0	\$7,891	\$8,360	226.07%
56	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	91	9	\$9,412	\$9,606	\$0	\$28,374	\$29,312	305.14%
57	LIFE INVESTORS INS CO OF AMERICA	0.09%	51	144	\$286,559	\$295,529	\$0	\$259,622	\$257,180	87.02%
58	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.04%	64	53	\$109,048	\$108,889	\$0	\$108,410	\$111,322	102.23%
59	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	111	1	\$494	\$0	\$0	\$0	\$0	N/A
60	MARQUETTE NATIONAL LIFE INS CO	0.01%	79	62	\$27,279	\$22,424	\$0	\$7,942	\$15,464	68.96%
61	MEDICO INSURANCE COMPANY	0.39%	33	571	\$1,216,385	\$1,261,655	\$0	\$943,488	\$914,050	72.45%
62	MEDICO LIFE INSURANCE COMPANY	0.11%	50	140	\$338,780	\$346,981	\$0	\$265,968	\$261,334	75.32%
63	MEGA LIFE AND HEALTH INS CO THE	0.00%	96	3	\$3,793	\$3,793	\$0	\$6,579	\$6,579	173.45%
64	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	110	1	\$533	\$0	\$0	\$4,398	\$0	N/A
65	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	103	2	\$2,328	\$2,328	\$0	\$109	-\$1,179	-50.64%
66	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	113	0	-\$1,801	-\$1,801	\$0	\$162,963	\$141,122	-7835.76%
67	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	67	40	\$75,411	\$77,424	\$0	\$109,386	\$90,912	117.42%
68	MUTUAL OF OMAHA INSURANCE COMPANY	2.17%	14	2,869	\$6,750,182	\$6,898,424	\$0	\$4,386,922	\$4,303,871	62.39%
69	NATIONAL FOUNDATION LIFE INSURANCE COMPAN'	0.04%	61	61	\$126,532	\$127,213	\$0	\$132,212	\$119,744	94.13%
70	NATIONAL STATES INSURANCE COMPANY	0.16%	41	234	\$509,500	\$517,869	\$0	\$395,101	\$370,934	71.63%
71	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.06%	57	92	\$174,596	\$172,890	\$0	\$169,515	\$168,075	97.21%
72	NEW YORK LIFE INSURANCE COMPANY	0.14%	45	170	\$434,122	\$438,036	\$0	\$306,315	\$274,014	62.56%
73	NORTH AMERICAN INSURANCE COMPANY	0.04%	62	41	\$126,442	\$138,365	\$0	\$110,011	\$73,679	53.25%
74	OLD AMERICAN INSURANCE COMPANY	0.01%	76	66	\$29,075	\$30,724	\$0	\$45,518	\$44,817	145.87%
75	OXFORD LIFE INSURANCE COMPANY	0.01%	83	6	\$20,633	\$21,340	\$0	\$12,942	\$11,269	52.81%



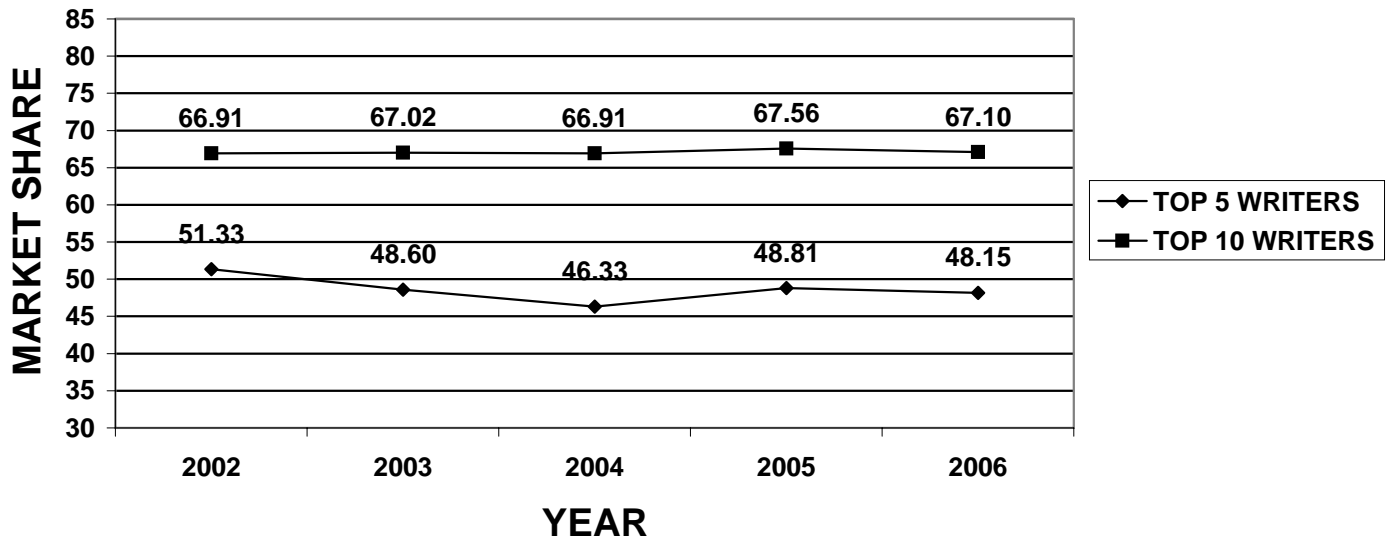
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
76	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.01%	72	23	\$38,425	\$40,394	\$0	\$10,691	\$8,097	20.05%
77	PEKIN LIFE INSURANCE COMPANY	0.01%	78	13	\$27,374	\$27,924	\$0	\$0	\$0	0.00%
78	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	95	4	\$4,067	\$4,072	\$0	\$3,133	\$3,274	80.40%
79	PENNSYLVANIA LIFE INSURANCE COMPANY	0.12%	49	170	\$357,060	\$357,943	\$0	\$193,440	\$204,459	57.12%
80	PEOPLES BENEFIT LIFE INSURANCE CO	0.05%	60	102	\$143,263	\$147,203	\$0	\$100,408	\$89,456	60.77%
81	PHILADELPHIA AMERICAN LIFE INS CO	0.01%	82	6	\$24,079	\$24,233	\$0	\$12,625	\$12,239	50.51%
82	PHYSICIANS LIFE INSURANCE COMPANY	0.55%	30	1,004	\$1,696,159	\$1,705,088	\$0	\$1,138,914	\$1,164,709	68.31%
83	PHYSICIANS MUTUAL INSURANCE COMPANY	2.06%	15	2,442	\$6,393,085	\$6,484,726	\$0	\$4,626,591	\$4,225,687	65.16%
84	PROVIDENT AMERICAN LIFE & HEALTH INS CO	0.12%	48	286	\$385,852	\$363,438	\$0	\$188,890	\$220,001	60.53%
85	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.00%	102	2	\$2,587	\$2,596	\$0	\$3,672	\$3,423	131.86%
86	PYRAMID LIFE INSURANCE COMPANY	0.13%	47	163	\$398,043	\$404,084	\$0	\$275,407	\$268,409	66.42%
87	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	109	0	\$652	\$781	\$0	\$377	\$0	0.00%
88	RESERVE NATIONAL INSURANCE COMPANY	1.18%	21	1,524	\$3,658,976	\$3,943,381	\$0	\$2,732,159	\$2,657,624	67.39%
89	ROYAL NEIGHBORS OF AMERICA	4.50%	6	9,861	\$13,954,686	\$13,528,848	\$0	\$10,570,414	\$11,513,224	85.10%
90	SAGICOR LIFE INSURANCE COMPANY	0.00%	94	1	\$4,333	\$4,306	\$0	\$0	\$0	0.00%
91	SHELTER LIFE INSURANCE COMPANY	0.24%	39	427	\$729,498	\$745,412	\$0	\$716,094	\$737,080	98.88%
92	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	75	58	\$32,472	\$28,407	\$0	\$2,670	\$8,972	31.58%
93	STANDARD LIFE AND ACCIDENT INSURANCE CO	3.85%	7	5,637	\$11,955,813	\$12,498,267	\$0	\$10,094,529	\$9,492,830	75.95%
94	STATE FARM MUTUAL AUTOMOBILE INS CO	3.43%	9	5,036	\$10,656,381	\$10,387,283	\$0	\$7,496,256	\$7,298,062	70.26%
95	STATE MUTUAL INSURANCE COMPANY	0.63%	27	655	\$1,966,088	\$2,023,155	\$0	\$1,524,096	\$1,485,021	73.40%
96	STERLING INVESTORS LIFE INS CO	0.88%	23	4,230	\$2,719,308	\$2,509,826	\$0	\$629,120	\$730,479	29.10%
97	STERLING LIFE INSURANCE COMPANY	0.04%	63	74	\$123,559	\$122,945	\$0	\$70,515	\$86,694	70.51%
98	THRIVENT FINANCIAL FOR LUTHERANS	0.91%	22	1,167	\$2,829,182	\$2,799,551	\$0	\$2,165,233	\$2,153,571	76.93%
99	TIME INSURANCE COMPANY	0.31%	36	207	\$973,486	\$1,113,762	\$0	\$976,487	\$811,813	72.89%
100	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	89	7	\$11,736	\$10,883	\$0	\$3,719	\$3,434	31.55%
101	TRUSTMARK INSURANCE COMPANY	0.02%	68	30	\$70,466	\$71,673	\$0	\$58,415	\$61,321	85.56%
102	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	77	11	\$27,949	\$27,654	\$0	\$19,054	\$21,933	79.31%
103	UNION BANKERS INSURANCE COMPANY	0.60%	28	842	\$1,871,483	\$1,913,545	\$0	\$1,417,117	\$1,351,659	70.64%
104	UNION FIDELITY LIFE INSURANCE CO	0.00%	86	13	\$15,273	\$15,544	\$0	\$7,675	\$7,740	49.79%
105	UNION LABOR LIFE INSURANCE COMPANY	0.01%	74	20	\$32,810	\$34,627	\$0	\$40,436	\$69,993	202.13%
106	UNITED AMERICAN INSURANCE COMPANY	3.85%	8	4,397	\$11,936,639	\$12,243,668	\$0	\$8,351,425	\$8,444,817	68.97%
107	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.21%	40	216	\$658,623	\$644,543	\$0	\$336,869	\$334,135	51.84%
108	UNITED NATIONAL LIFE INS COMPANY OF AMERICA	0.02%	69	77	\$68,937	\$68,474	\$0	\$51,958	\$51,892	75.78%
109	UNITED TEACHER ASSOCIATES INSURANCE CO	0.65%	25	943	\$2,026,569	\$1,945,227	\$0	\$2,006,112	\$1,849,919	95.10%
110	UNITED WORLD LIFE INSURANCE COMPANY	1.46%	19	5,153	\$4,541,553	\$3,514,959	\$0	\$2,562,981	\$2,888,498	82.18%
111	USAA LIFE INSURANCE COMPANY	0.46%	31	790	\$1,441,151	\$1,436,706	\$0	\$936,391	\$914,522	63.65%
112	WASHINGTON NATIONAL INSURANCE CO	1.26%	20	1,762	\$3,905,601	\$4,097,365	\$0	\$2,491,767	\$2,421,543	59.10%
113	WORLD CORP INSURANCE COMPANY	0.00%	106	1	\$1,535	\$1,564	\$0	\$0	\$0	0.00%
114	WORLD INSURANCE COMPANY	0.09%	52	80	\$275,307	\$277,483	\$0	\$189,147	\$191,296	68.94%
TOTAL		100.00%		166,488	\$310,399,602	\$315,122,856	\$0	\$236,360,609	\$238,049,670	75.54%

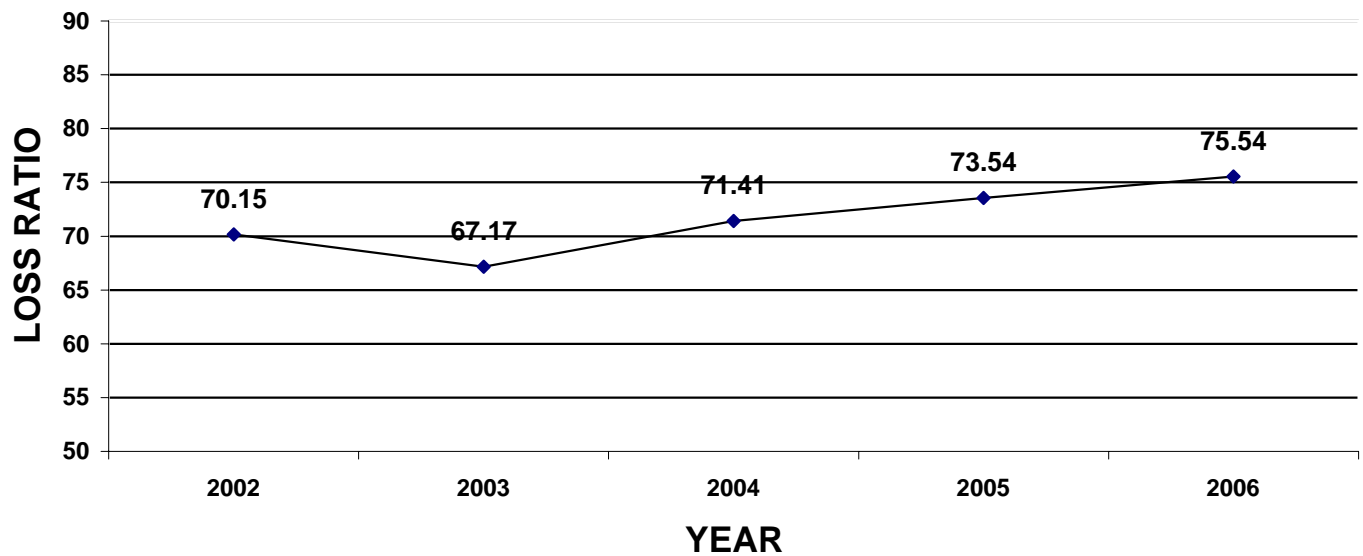


## MISSOURI INDIVIDUAL MEDICARE SUPPLEMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.26%	46	287	\$482,362	\$475,358	\$0	\$193,113	\$273,914	57.62%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	2.60%	10	3,265	\$4,815,506	\$4,824,026	\$0	\$358,879	\$417,184	8.65%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	94	0	\$27	\$28	\$0	\$0	-\$2,317	-8275.00%
4	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.30%	44	668	\$551,234	\$568,242	\$0	\$243,033	\$249,458	43.90%
5	AMERICAN FAMILY MUTUAL INS CO	0.45%	36	595	\$833,447	-\$164,766	\$0	\$23,638	\$165,262	-100.30%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.22%	49	250	\$407,015	\$407,313	\$0	\$254,443	\$418,159	102.66%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	92	1	\$1,558	\$1,558	\$0	\$0	\$64	4.11%
8	AMERICAN HERITAGE LIFE INSURANCE CO	0.57%	30	520	\$1,056,610	\$1,064,810	\$0	\$1,687,640	\$1,763,975	165.66%
9	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.05%	69	47	\$88,876	\$89,989	\$0	\$6,173	\$6,268	6.97%
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.40%	38	878	\$740,075	\$985,501	\$0	\$811,650	\$962,554	97.67%
11	AUTO OWNERS LIFE INSURANCE COMPANY	0.03%	74	40	\$47,579	\$42,249	\$0	\$0	\$3,761	8.90%
12	BANKERS LIFE AND CASUALTY COMPANY	10.03%	2	16,098	\$18,592,728	\$18,935,889	\$0	\$10,545,770	\$14,259,797	75.31%
13	BERKSHIRE LIFE INSURANCE CO OF AMERICA	0.07%	66	31	\$135,849	\$113,524	\$0	\$0	\$0	0.00%
14	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	0.38%	39	399	\$702,383	\$702,383	\$0	\$47,050	\$47,050	6.70%
15	CATHOLIC ORDER OF FORESTERS	0.01%	81	21	\$16,424	\$11,941	\$0	\$0	\$0	0.00%
16	CENTRAL STATES HEALTH & LIFE COMPANY	0.01%	79	25	\$21,218	\$22,980	\$0	\$53,240	\$117,464	511.16%
17	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.15%	56	306	\$285,854	\$327,995	\$0	\$557,403	\$686,734	209.37%
18	CINCINNATI LIFE INSURANCE COMPANY THE	0.02%	75	30	\$35,040	\$36,258	\$0	\$4,270	\$40,485	111.66%
19	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	89	2	\$2,489	\$2,636	\$0	\$0	\$0	0.00%
20	COMBINED INSURANCE CO OF AMERICA	0.25%	47	674	\$468,742	\$456,522	\$0	\$82,907	\$212,302	46.50%
21	CONSECO HEALTH INSURANCE COMPANY	0.07%	67	77	\$133,957	\$136,383	\$0	\$0	\$0	0.00%
22	CONSECO SENIOR HEALTH INSURANCE COMPANY	3.52%	8	4,319	\$6,520,571	\$7,544,154	\$0	\$8,585,823	\$8,383,672	111.13%
23	CONTINENTAL CASUALTY COMPANY	4.17%	6	3,204	\$7,731,380	\$642,987	\$0	\$3,563,910	\$4,892,976	760.98%
24	CONTINENTAL GENERAL INSURANCE CO	0.56%	31	543	\$1,039,658	\$1,056,811	\$0	\$1,265,916	\$1,566,419	148.22%
25	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.11%	60	154	\$208,480	\$207,743	\$0	\$110,970	\$113,422	54.60%
26	COUNTRY LIFE INSURANCE COMPANY	0.08%	64	125	\$154,308	\$155,550	\$0	\$57,928	\$64,983	41.78%
27	CUNA MUTUAL LIFE INSURANCE COMPANY	0.25%	48	433	\$460,076	\$425,418	\$0	\$0	\$33,057	7.77%
28	EMC NATIONAL LIFE COMPANY	0.58%	29	2,060	\$1,073,363	\$1,076,118	\$0	\$970,671	\$998,060	92.75%
29	EQUITABLE LIFE & CASUALTY INS CO	4.58%	5	6,016	\$8,489,211	\$8,413,299	\$0	\$4,340,031	\$4,326,884	51.43%
30	FARMERS NEW WORLD LIFE INSURANCE CO	0.17%	54	245	\$319,442	\$319,354	\$0	\$51,057	\$94,919	29.72%
31	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.18%	53	338	\$325,906	\$333,337	\$0	\$427,513	\$446,477	133.94%
32	GENWORTH LIFE INSURANCE COMPANY	17.26%	1	22,236	\$32,011,152	\$31,657,147	\$0	\$16,548,805	\$19,616,017	61.96%
33	GREAT AMERICAN LIFE INSURANCE CO	0.16%	55	248	\$305,150	\$303,155	\$0	\$8,285	\$6,744	2.22%
34	GUARANTEE TRUST LIFE INSURANCE CO	0.44%	37	753	\$819,944	\$823,803	\$0	\$146,968	\$341,267	41.43%
35	GUARANTY INCOME LIFE INSURANCE CO	0.02%	76	30	\$33,219	\$33,178	\$0	\$2,763	\$343	1.03%
36	HEALTHY ALLIANCE LIFE INSURANCE CO	0.07%	68	165	\$132,025	\$132,025	\$0	\$311,004	\$169,224	128.18%
37	JACKSON NATIONAL LIFE INSURANCE CO	0.01%	80	29	\$20,449	\$20,557	\$0	\$41,130	\$18,432	89.66%
38	JOHN ALDEN LIFE INSURANCE COMPANY	0.37%	41	412	\$683,569	\$702,072	\$0	\$419,052	\$880,381	125.40%
39	JOHN HANCOCK LIFE INSURANCE COMPANY	8.45%	3	9,750	\$15,675,995	\$15,343,859	\$24	\$2,735,734	\$5,542,747	36.12%
40	KANAWHA INSURANCE COMPANY	0.19%	52	258	\$345,534	\$346,874	\$0	\$41,534	\$44,001	12.69%
41	KNIGHTS OF COLUMBUS	0.67%	27	1,494	\$1,248,969	\$0	\$0	\$0	\$0	N/A
42	LIFE INVESTORS INS CO OF AMERICA	2.47%	13	3,450	\$4,572,050	\$4,542,456	\$0	\$2,932,165	\$3,544,026	78.02%
43	LINCOLN BENEFIT LIFE COMPANY	2.59%	12	1,586	\$4,807,943	\$4,787,356	\$0	\$50,359	\$209,679	4.38%
44	LINCOLN NATIONAL LIFE INSURANCE CO	0.09%	63	93	\$158,966	\$157,175	\$0	\$101,175	\$140,742	89.54%
45	LOYAL AMERICAN LIFE INSURANCE CO	0.03%	73	56	\$56,706	\$40,220	\$0	\$0	\$0	0.00%
46	MASSACHUSETTS MUTUAL LIFE INS CO	0.73%	26	755	\$1,345,822	\$1,349,374	\$0	\$25,550	\$20,057	1.49%
47	MEDAMERICA INSURANCE COMPANY	0.13%	58	147	\$241,167	\$222,538	\$0	\$21,230	\$32,130	14.44%
48	MEDICO INSURANCE COMPANY	1.87%	15	1,789	\$3,467,408	\$3,491,693	\$0	\$1,904,001	\$2,070,545	59.30%
49	MEDICO LIFE INSURANCE COMPANY	0.55%	33	621	\$1,017,661	\$1,025,510	\$0	\$617,715	\$860,086	83.87%
50	MEGA LIFE AND HEALTH INS CO THE	0.00%	90	1	\$2,028	\$2,031	\$0	\$0	-\$109	-5.37%
51	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.99%	23	1,172	\$1,843,519	\$1,843,519	\$0	\$1,564,805	\$2,783,926	151.01%
52	METROPOLITAN LIFE INSURANCE COMPANY	5.65%	4	4,238	\$10,483,457	\$7,424,669	\$0	\$130,486	\$674,446	9.08%
53	MIDWEST NATIONAL LIFE INS CO OF TN	0.03%	71	42	\$59,624	\$59,749	\$0	\$0	-\$3,989	-6.68%
54	MINNESOTA LIFE INSURANCE COMPANY	0.01%	78	13	\$22,659	\$16,205	\$0	\$0	\$0	0.00%
55	MONUMENTAL LIFE INSURANCE COMPANY	0.08%	65	111	\$147,295	\$147,931	\$0	\$19,770	\$76,319	51.59%
56	MUTUAL OF OMAHA INSURANCE COMPANY	2.72%	9	3,210	\$5,045,472	\$5,026,703	\$0	\$1,330,497	\$3,300,629	65.66%
57	NATIONAL STATES INSURANCE COMPANY	0.36%	42	576	\$665,158	\$678,472	\$0	\$247,598	\$231,019	34.05%
58	NEW YORK LIFE INSURANCE COMPANY	1.34%	20	2,057	\$2,485,867	\$2,404,379	\$1,368	\$789,775	\$1,567,211	65.18%
59	OLD AMERICAN INSURANCE COMPANY	0.00%	85	11	\$7,786	\$7,989	\$0	\$0	-\$2,467	-30.88%
60	PEKIN LIFE INSURANCE COMPANY	0.00%	88	2	\$3,100	\$3,100	\$0	\$0	\$0	0.00%
61	PENN TREATY NETWORK AMERICA INSURANCE CO	1.43%	18	1,453	\$2,646,026	\$2,649,407	\$0	\$2,275,690	\$2,378,263	89.77%
62	PENNSYLVANIA LIFE INSURANCE COMPANY	0.20%	51	457	\$364,556	\$365,458	\$0	\$361,601	\$385,507	105.49%
63	PEOPLES BENEFIT LIFE INSURANCE CO	0.01%	82	2	\$15,323	\$15,413	\$0	\$0	\$0	0.00%
64	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	86	7	\$7,427	\$7,475	\$0	\$9,850	\$9,548	127.73%
65	PHYSICIANS MUTUAL INSURANCE COMPANY	0.55%	32	904	\$1,019,058	\$1,012,318	\$0	\$232,475	\$395,713	39.09%
66	PRIMERICA LIFE INSURANCE COMPANY	0.00%	91	4	\$1,887	\$1,887	\$0	\$0	\$609	32.27%
67	PRINCIPAL LIFE INS CO	0.10%	61	180	\$183,169	\$140,188	\$0	\$38,482	\$42,803	30.53%
68	PROVIDENT LIFE AND ACCIDENT INS CO	0.37%	40	265	\$691,602	\$657,625	\$0	\$43,888	\$327,199	49.75%
69	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.94%	24	1,091	\$1,747,183	\$2,294,494	\$0	\$120,294	\$256,280	11.17%
70	PYRAMID LIFE INSURANCE COMPANY	0.03%	72	29	\$57,633	\$58,509	\$0	\$6,500	\$6,335	10.83%
71	RIVERSOURCE LIFE INSURANCE COMPANY	2.02%	14	3,612	\$3,742,902	\$3,741,876	\$0	\$2,378,372	\$3,215,765	85.94%
72	SCOR LIFE INSURANCE COMPANY	0.01%	83	13	\$12,398	\$12,398	\$0	\$42,971	\$1,283	10.35%
73	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.11%	59	164	\$208,712	\$208,700	\$0	\$267,423	\$409,945	196.43%
74	STATE FARM MUTUAL AUTOMOBILE INS CO	2.60%	11	3,951	\$4,812,404	\$907,370	\$0	\$803,826	\$1,457,775	160.66%
75	STATE LIFE INSURANCE COMPANY	0.52%	34	368	\$962,446	\$951,080	\$0	\$78,724	\$338,274	35.57%



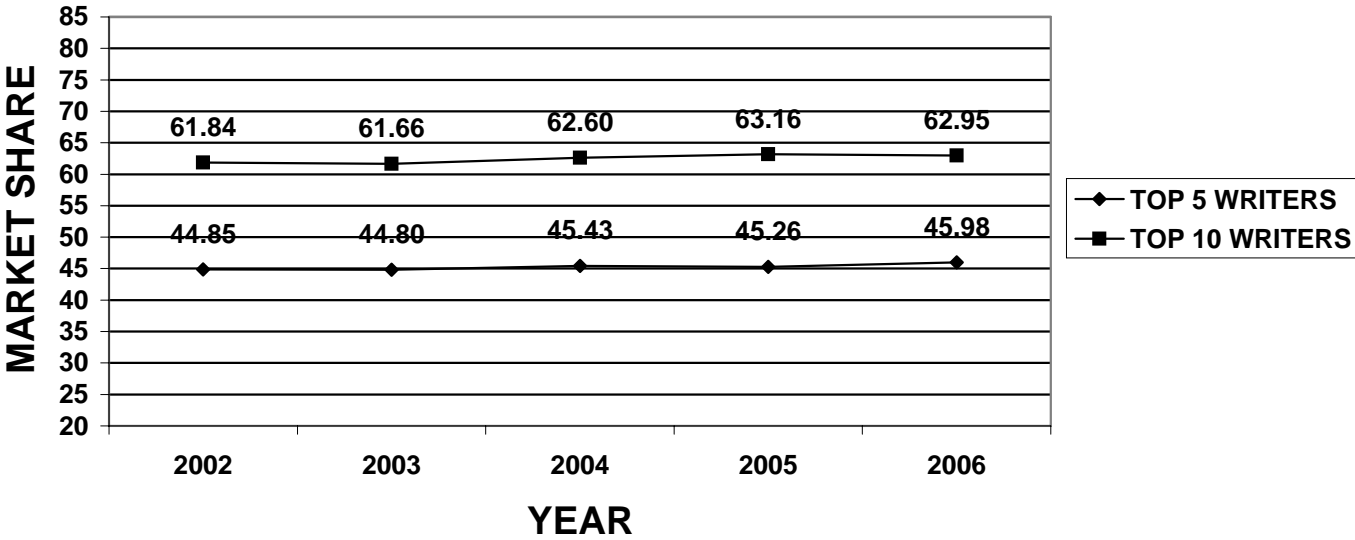
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
76	STATE MUTUAL INSURANCE COMPANY	0.01%	77	23	\$25,579	\$25,675	\$0	\$124	\$133	0.52%
77	STONEBRIDGE LIFE INSURANCE COMPANY	1.18%	21	1,249	\$2,188,973	\$2,196,070	\$0	\$2,154,478	\$2,800,821	127.54%
78	TEACHERS INSURANCE & ANNUITY ASSOC OF AMEI	0.28%	45	413	\$515,140	\$375,681	\$0	\$321,071	\$321,071	85.46%
79	THRIVENT FINANCIAL FOR LUTHERANS	3.97%	7	5,646	\$7,368,892	\$7,403,553	\$0	\$4,536,789	\$5,935,478	80.17%
80	TIAA-CREF LIFE INSURANCE COMPANY	0.14%	57	165	\$255,131	\$184,146	\$0	\$15,709	\$15,709	8.53%
81	TIME INSURANCE COMPANY	1.05%	22	1,350	\$1,950,501	\$1,978,344	\$0	\$1,754,799	\$2,901,721	146.67%
82	TRANSAMERICA LIFE INSURANCE COMPANY	1.36%	19	1,633	\$2,517,772	\$2,504,333	\$0	\$1,031,897	\$1,686,258	67.33%
83	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	1.50%	17	1,966	\$2,780,986	\$2,750,405	\$0	\$698,594	\$1,013,623	36.85%
84	UNION BANKERS INSURANCE COMPANY	0.09%	62	146	\$165,514	\$169,234	\$0	\$185,324	\$176,764	104.45%
85	UNION SECURITY INSURANCE COMPANY	0.93%	25	1,465	\$1,730,183	\$1,740,051	\$0	\$269,349	\$623,552	35.84%
86	UNITED AMERICAN INSURANCE COMPANY	0.50%	35	821	\$930,133	\$926,678	\$0	\$1,226,499	\$1,540,638	166.25%
87	UNITED OF OMAHA LIFE INS CO	0.05%	70	70	\$87,959	\$45,690	\$0	\$0	\$0	0.00%
88	UNITED SECURITY ASSURANCE CO OF PA	0.35%	43	386	\$644,766	\$666,063	\$0	\$76,763	\$278,947	41.88%
89	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	87	7	\$5,106	\$5,124	\$0	\$31,821	\$29,344	572.68%
90	UNUM LIFE INS CO OF AMERICA	1.52%	16	2,043	\$2,818,821	\$2,873,495	\$0	\$1,022,403	\$1,385,754	48.23%
91	VALLEY FORGE LIFE INSURANCE COMPANY	0.20%	50	255	\$379,990	\$378,327	\$0	\$79,373	\$107,992	28.54%
92	WASHINGTON NATIONAL INSURANCE CO	0.61%	28	690	\$1,131,301	\$1,186,849	\$0	\$1,980,897	\$1,925,070	162.20%
93	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.01%	84	9	\$10,168	\$11,160	\$0	\$0	\$0	0.00%
94	WORLD INSURANCE COMPANY	0.00%	93	0	\$437	\$440	\$0	\$0	\$0	0.00%
TOTAL		100.00%		127,793	\$185,431,140	\$170,254,845	\$1,392	\$86,279,415	\$112,634,563	66.16%

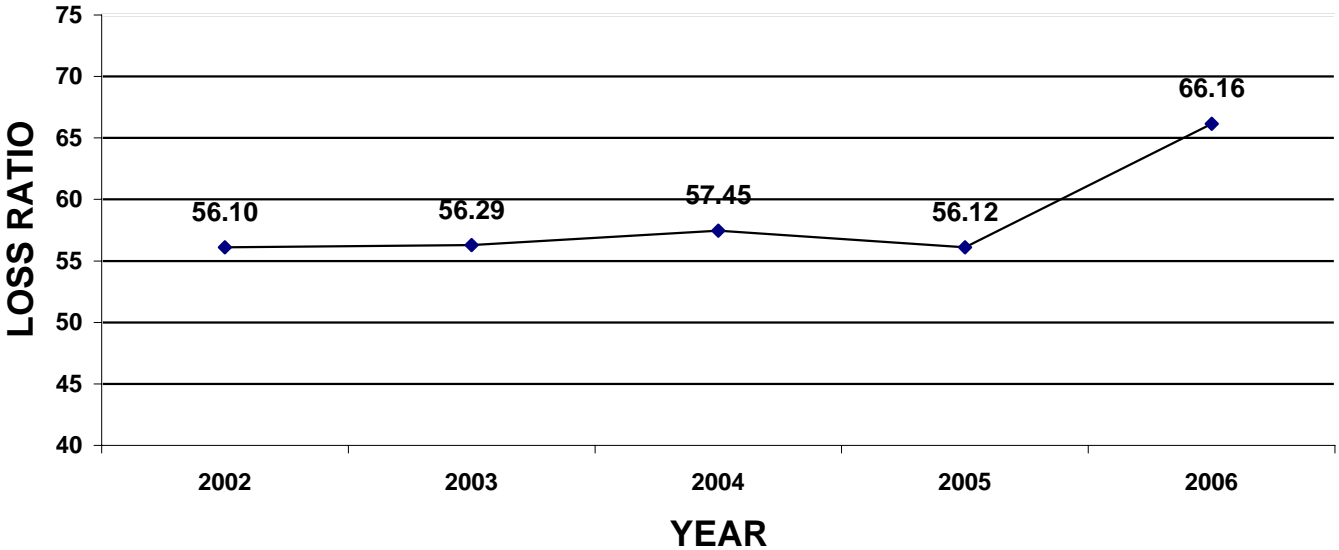


# MISSOURI INDIVIDUAL LONG TERM CARE INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.01%	70	\$18	\$2,956	\$2,956	\$0	\$0	\$0	0.00%
2	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	76	\$4	\$1,770	\$1,750	\$0	\$0	\$6	0.34%
3	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	40.51%	1	\$128,411	\$21,741,460	\$21,934,965	\$0	\$8,846,318	\$9,920,117	45.23%
4	AMERICAN FIDELITY ASSURANCE COMPANY	3.15%	6	\$4,430	\$1,693,225	\$1,711,275	\$0	\$828,046	\$1,004,895	58.72%
5	AMERICAN GENERAL LIFE & ACCIDENT INS CO	1.06%	15	\$1,800	\$566,284	\$592,580	\$0	\$264,039	\$288,636	48.71%
6	AMERICAN GENERAL LIFE INSURANCE CO	0.09%	43	\$391	\$48,036	\$49,931	\$0	\$5,645	\$6,009	12.03%
7	AMERICAN HEALTH AND LIFE INSURANCE CO	0.00%	87	\$17	\$893	\$911	\$0	\$1,957	\$1,457	159.93%
8	AMERICAN HERITAGE LIFE INSURANCE CO	2.73%	7	\$8,872	\$1,463,802	\$1,470,789	\$0	\$727,536	\$729,588	49.61%
9	AMERICAN HOME LIFE INSURANCE CO	0.00%	89	\$22	\$795	\$844	\$0	\$0	\$0	0.00%
10	AMERICAN INCOME LIFE INSURANCE CO	0.18%	34	\$1,132	\$96,334	\$96,505	\$0	\$25,800	\$33,204	34.41%
11	AMERICAN INSURANCE COMPANY OF TEXAS	0.04%	52	\$172	\$22,491	\$22,491	\$0	\$1,145	\$1,145	5.09%
12	AMERICAN NATIONAL INSURANCE COMPANY	0.26%	32	\$649	\$137,283	\$138,066	\$0	\$182,469	\$110,906	80.33%
13	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.46%	22	\$281	\$248,057	\$246,224	\$0	\$80,886	\$98,147	39.86%
14	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	63	\$92	\$4,016	\$4,246	\$0	\$598	-\$844	-19.88%
15	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	71	\$26	\$2,682	\$2,741	\$0	\$0	\$0	0.00%
16	ASSURITY LIFE INSURANCE COMPANY	0.32%	26	\$384	\$174,394	\$182,957	\$0	\$188,954	\$189,256	103.44%
17	BALTIMORE LIFE INS CO THE	0.00%	109	\$1	\$0	\$0	\$0	\$0	\$0	N/A
18	BANKERS FIDELITY LIFE INSURANCE CO	0.28%	31	\$392	\$147,887	\$144,134	\$0	\$54,974	\$54,124	37.55%
19	BANKERS LIFE AND CASUALTY COMPANY	0.07%	46	\$301	\$40,007	\$41,658	\$0	\$14,878	\$10,827	25.99%
20	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	83	\$5	\$1,221	\$1,227	\$0	\$0	\$0	0.00%
21	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	92	\$0	\$611	\$599	\$0	\$0	\$0	0.00%
22	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	62	\$14	\$5,879	\$4,624	\$0	\$200	-\$150	-3.24%
23	CENTRAL STATES HEALTH & LIFE COMPANY	0.33%	25	\$57	\$179,148	\$170,430	\$0	\$57,915	-\$27,878	-16.36%
24	CENTRAL UNITED LIFE INSURANCE CO	4.84%	5	\$4,390	\$2,595,581	\$2,582,630	\$0	\$1,976,313	\$1,966,442	76.14%
25	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	64	\$9	\$3,995	\$0	\$0	\$0	\$0	N/A
26	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	97	\$13	\$328	\$231	\$0	\$0	\$0	0.00%
27	COLONIAL LIFE & ACCIDENT INS CO	6.18%	3	\$9,177	\$3,315,037	\$3,316,269	\$0	\$1,611,219	\$1,836,714	55.38%
28	COLUMBIA UNIVERSAL LIFE INS CO	0.02%	60	\$72	\$9,281	\$9,617	\$0	\$5,079	\$4,774	49.64%
29	COMBINED INSURANCE CO OF AMERICA	5.51%	4	\$11,714	\$2,960,176	\$2,666,868	\$0	\$734,769	\$284,940	10.68%
30	CONSECO HEALTH INSURANCE COMPANY	13.43%	2	\$14,652	\$7,207,821	\$7,153,476	\$0	\$4,271,133	\$4,189,517	58.57%
31	CONSECO INSURANCE COMPANY	0.13%	40	\$319	\$69,047	\$66,021	\$0	\$50,258	\$56,818	86.06%
32	CONSECO LIFE INSURANCE CO	0.00%	77	\$16	\$1,556	\$1,992	\$0	\$1,214	\$1,181	59.29%
33	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.69%	18	\$1,048	\$371,277	\$371,594	\$0	\$163,320	\$77,345	20.81%
34	CONTINENTAL GENERAL INSURANCE CO	0.06%	48	\$167	\$33,264	\$33,009	\$0	\$10,625	\$9,724	29.46%
35	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.17%	35	\$374	\$93,370	\$93,040	\$0	\$13,272	\$13,565	14.58%
36	EMC NATIONAL LIFE COMPANY	0.08%	45	\$208	\$41,278	\$41,384	\$0	\$19,225	\$19,768	47.77%
37	EQUITABLE LIFE & CASUALTY INS CO	0.00%	73	\$9	\$2,537	\$2,575	\$0	\$99	\$123	4.78%
38	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	94	\$11	\$460	\$460	\$0	\$0	\$0	0.00%
39	FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	2.03%	9	\$3,382	\$1,091,998	\$1,086,153	\$0	\$236,333	\$245,076	22.56%
40	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	108	\$0	\$9	\$9	\$0	\$0	\$0	0.00%
41	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.35%	24	\$422	\$188,478	\$188,103	\$0	\$399,395	\$378,508	201.22%
42	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.04%	53	\$72	\$20,812	\$21,287	\$0	\$3,916	\$4,090	19.21%
43	GERBER LIFE INSURANCE COMPANY	0.00%	103	\$1	\$68	\$102	\$0	\$0	\$0	0.00%
44	GLOBE LIFE AND ACCIDENT INS CO	0.07%	47	\$710	\$37,953	\$38,952	\$0	\$32,822	\$28,810	73.96%
45	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	74	\$20	\$2,265	\$2,230	\$0	\$0	\$0	0.00%
46	GUARANTEE TRUST LIFE INSURANCE CO	1.99%	10	\$1,422	\$1,068,096	\$1,067,095	\$0	\$103,786	\$105,577	9.89%
47	HORACE MANN LIFE INSURANCE COMPANY	0.00%	91	\$4	\$624	\$619	\$0	\$100	\$89	14.38%
48	JACKSON NATIONAL LIFE INSURANCE CO	0.01%	65	\$26	\$3,889	\$3,899	\$0	\$0	\$0	0.00%
49	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	96	\$6	\$348	\$565	\$0	\$515	\$551	97.52%
50	KANAWHA INSURANCE COMPANY	0.14%	38	\$458	\$75,334	\$75,626	\$0	\$80,000	\$84,753	112.07%
51	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	104	\$2	\$64	\$64	\$0	\$0	-\$6	-9.38%
52	LIBERTY LIFE INSURANCE COMPANY	0.00%	75	\$14	\$1,813	\$1,748	\$0	\$3,401	\$3,144	179.86%
53	LIBERTY NATIONAL LIFE INSURANCE CO	0.12%	42	\$101	\$62,288	\$62,255	\$0	\$53,358	\$35,713	57.37%
54	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	99	\$6	\$306	\$306	\$0	\$0	\$0	0.00%
55	LIFE INVESTORS INS CO OF AMERICA	1.18%	13	\$1,492	\$634,363	\$635,486	\$0	\$497,207	\$583,577	91.83%
56	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	105	\$1	\$54	\$54	\$0	\$0	\$0	0.00%
57	LOYAL AMERICAN LIFE INSURANCE CO	0.74%	17	\$4,896	\$396,100	\$329,883	\$0	\$138,056	\$143,083	43.37%
58	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	98	\$3	\$318	\$318	\$0	\$0	\$0	0.00%
59	MEDICO INSURANCE COMPANY	0.03%	55	\$157	\$14,570	\$15,236	\$0	\$4,854	\$4,496	29.51%
60	MEDICO LIFE INSURANCE COMPANY	0.00%	72	\$34	\$2,578	\$2,689	\$0	\$6,220	\$6,159	229.04%
61	MEGA LIFE AND HEALTH INS CO THE	0.04%	54	\$135	\$19,880	\$20,247	\$0	\$2,793	\$2,536	12.53%
62	MIDLAND NATIONAL LIFE INSURANCE CO	0.01%	69	\$10	\$3,095	\$3,117	\$0	\$1,265	\$1,265	40.58%
63	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	95	\$3	\$389	\$394	\$0	\$0	\$0	0.00%
64	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	59	\$26	\$11,390	\$11,419	\$0	\$7,253	-\$8,199	-71.80%
65	MUTUAL OF OMAHA INSURANCE COMPANY	0.48%	21	\$1,265	\$259,914	\$261,494	\$0	\$47,954	-\$120,847	-46.21%
66	NATIONAL CASUALTY COMPANY	0.00%	93	\$5	\$536	-\$1,074	\$0	\$400	\$573	-53.35%
67	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.08%	44	\$209	\$45,157	\$45,400	\$0	\$7,213	\$6,534	14.39%
68	NATIONAL GUARDIAN LIFE INSURANCE CO	0.00%	85	\$3	\$1,059	\$1,059	\$0	\$0	\$0	0.00%
69	NATIONAL STATES INSURANCE COMPANY	0.02%	58	\$36	\$13,118	\$13,380	\$0	\$0	\$0	0.00%
70	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	1.78%	12	\$4,514	\$954,926	\$957,228	\$0	\$113,039	\$135,113	14.12%



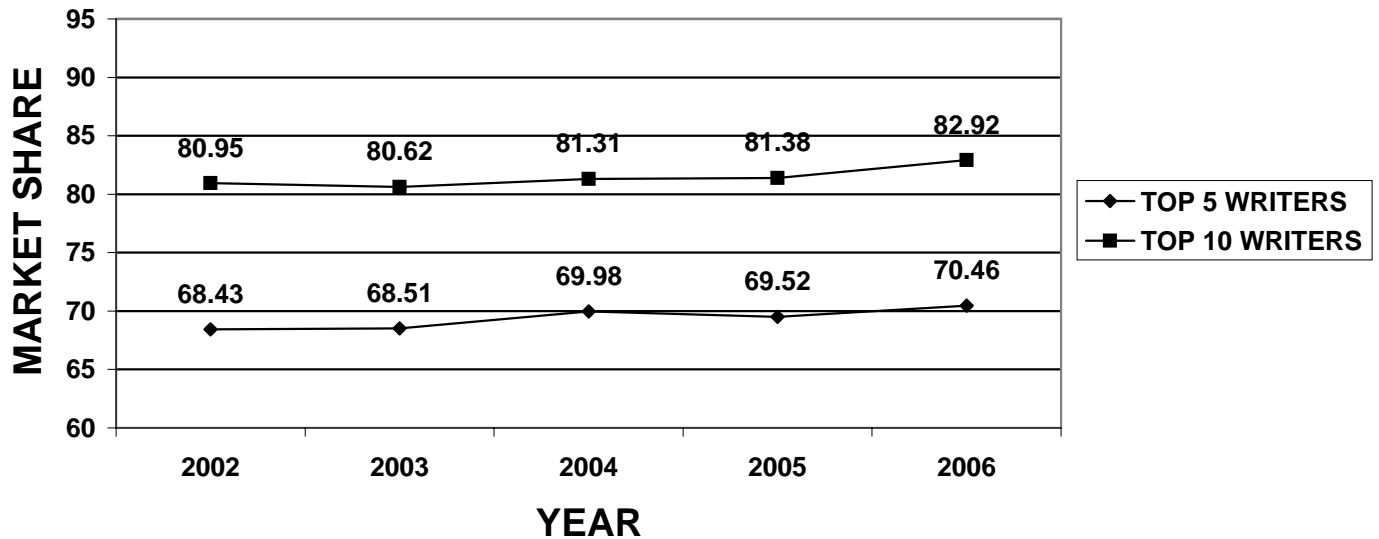
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	81	\$5	\$1,253	\$1,253	\$0	\$0	\$119	9.50%
72	OLD AMERICAN INSURANCE COMPANY	0.03%	57	\$338	\$14,130	\$15,091	\$0	\$3,638	\$2,347	15.55%
73	OXFORD LIFE INSURANCE COMPANY	0.00%	80	\$5	\$1,494	\$1,494	\$0	\$0	\$0	0.00%
74	OZARK NATIONAL LIFE INSURANCE COMPANY	0.17%	36	\$1,647	\$91,473	\$93,186	\$0	\$42,383	\$42,483	45.59%
75	PENNSYLVANIA LIFE INSURANCE COMPANY	0.30%	29	\$96	\$158,500	\$158,892	\$0	\$128,479	\$71,394	44.93%
76	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	61	\$403	\$8,663	\$8,902	\$0	\$10,396	\$10,682	120.00%
77	PHILADELPHIA AMERICAN LIFE INS CO	0.76%	16	\$585	\$407,609	\$410,234	\$0	\$193,725	\$187,788	45.78%
78	PHYSICIANS MUTUAL INSURANCE COMPANY	0.28%	30	\$1,124	\$150,614	\$150,475	\$0	\$126,488	\$101,780	67.64%
79	PROFESSIONAL INSURANCE COMPANY	0.01%	67	\$197	\$3,472	\$3,404	\$0	\$2,699	\$2,862	84.08%
80	PROTECTIVE LIFE INSURANCE COMPANY	0.32%	27	\$236	\$171,708	\$173,371	\$0	\$221,190	\$217,631	125.53%
81	PROVIDENT LIFE AND ACCIDENT INS CO	2.56%	8	\$5,302	\$1,372,949	\$1,397,563	\$0	\$290,543	\$320,317	22.92%
82	PYRAMID LIFE INSURANCE COMPANY	0.04%	51	\$71	\$23,077	\$23,427	\$0	\$313	\$305	1.30%
83	REASSURE AMERICA LIFE INSURANCE COMPANY	0.12%	41	\$523	\$66,953	\$68,069	\$0	\$41,562	\$58,453	85.87%
84	RELIABLE LIFE INSURANCE COMPANY	0.13%	39	\$685	\$71,848	\$71,848	\$0	\$0	\$0	0.00%
85	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.30%	28	\$203	\$162,654	\$181,869	\$0	\$286,936	\$305,443	167.95%
86	RESERVE NATIONAL INSURANCE COMPANY	0.69%	19	\$1,407	\$369,160	\$380,231	\$0	\$161,519	\$157,897	41.53%
87	SETTLERS LIFE INSURANCE COMPANY	0.05%	50	\$25	\$29,266	\$29,137	\$0	\$6,860	\$6,860	23.54%
88	SOUTHERN SECURITY LIFE INS CO	0.00%	84	\$3	\$1,081	\$1,081	\$0	\$0	\$0	0.00%
89	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.15%	37	\$440	\$79,564	\$82,742	\$0	\$32,940	\$64,203	77.59%
90	TIME INSURANCE COMPANY	0.00%	101	\$0	\$75	\$75	\$0	\$50	\$50	66.67%
91	TRANSAMERICA LIFE INSURANCE COMPANY	0.46%	23	\$1,015	\$244,234	\$243,825	\$0	\$11,100	\$40,240	16.50%
92	TRUSTMARK INSURANCE COMPANY	0.00%	79	\$51	\$1,516	\$1,540	\$0	\$0	\$0	0.00%
93	UNION BANKERS INSURANCE COMPANY	0.01%	66	\$41	\$3,563	\$3,643	\$0	\$0	\$0	0.00%
94	UNION CENTRAL LIFE INSURANCE CO	0.00%	102	\$1	\$72	\$72	\$0	\$0	\$0	0.00%
95	UNION FIDELITY LIFE INSURANCE CO	0.06%	49	\$306	\$32,502	\$32,919	\$0	\$11,274	\$9,240	28.07%
96	UNITED AMERICAN INSURANCE COMPANY	1.06%	14	\$2,030	\$569,255	\$576,151	\$0	\$226,111	\$323,613	56.17%
97	UNITED FAMILY LIFE INSURANCE CO	0.00%	100	\$3	\$201	\$202	\$0	\$0	\$0	0.00%
98	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	68	\$7	\$3,404	\$3,487	\$0	\$3,666	\$2,978	85.40%
99	UNITED HOME LIFE INSURANCE COMPANY	0.00%	88	\$3	\$892	\$886	\$0	\$50,000	\$49,934	5635.89%
100	UNITED INSURANCE COMPANY OF AMERICA	0.00%	78	\$39	\$1,547	\$1,547	\$0	\$0	\$0	0.00%
101	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	106	\$0	\$40	\$1	\$0	\$0	\$0	0.00%
102	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	82	\$2	\$1,251	\$1,243	\$0	\$0	\$0	0.00%
103	UNITED OF OMAHA LIFE INS CO	0.00%	86	\$73	\$950	\$1,040	\$0	\$500	\$500	48.08%
104	UNITED TEACHER ASSOCIATES INSURANCE CO	0.53%	20	\$613	\$284,616	\$285,003	\$0	\$65,687	\$60,573	21.25%
105	WASHINGTON NATIONAL INSURANCE CO	0.25%	33	\$1,194	\$132,156	\$138,644	\$0	\$53,416	\$52,277	37.71%
106	WEST COAST LIFE INSURANCE COMPANY	0.00%	90	\$1	\$741	\$743	\$0	\$120	\$45	6.06%
107	WESTERN AND SOUTHERN LIFE INS CO	1.87%	11	\$1,329	\$1,002,333	\$1,002,963	\$0	\$554,467	\$520,197	51.87%
108	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.03%	56	\$92	\$14,319	\$15,716	\$0	\$0	\$0	0.00%
109	WORLD INSURANCE COMPANY	0.00%	107	\$7	\$30	\$30	\$0	\$0	\$0	0.00%
TOTAL		100.00%		\$229,187	\$53,675,196	\$53,568,411	\$0	\$24,403,828	\$25,131,162	46.91%

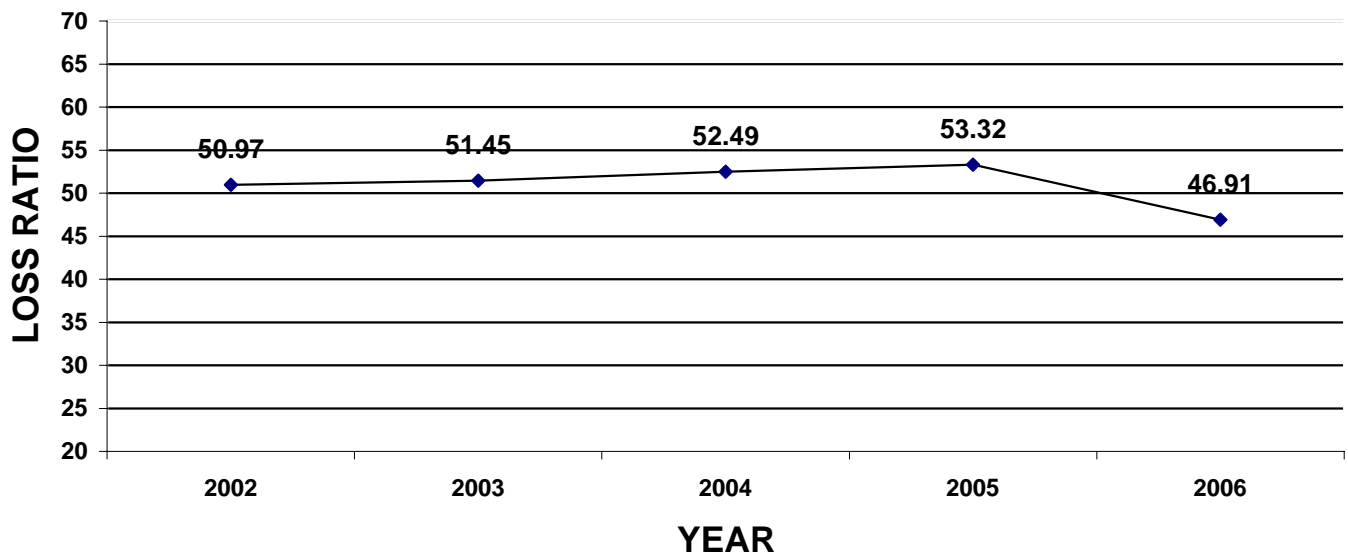


## MISSOURI INDIVIDUAL SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.53%	17	574	\$252,890	\$242,466	\$0	\$99,254	\$98,625	40.68%
2	AIG LIFE INSURANCE COMPANY	0.00%	92	1	\$252	\$255	\$0	\$0	\$0	0.00%
3	AIG PREMIER INSURANCE COMPANY	0.00%	98	2	\$140	\$140	\$0	\$0	\$13	9.29%
4	ALLSTATE LIFE INSURANCE COMPANY	0.01%	59	7	\$4,866	\$4,964	\$0	\$0	\$0	0.00%
5	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	90	0	\$365	\$373	\$0	\$0	\$0	0.00%
6	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	114	0	\$0	\$0	\$0	\$0	\$53,859	N/A
7	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	50.62%	1	171,628	\$24,266,715	\$24,502,986	\$0	\$11,973,588	\$13,082,180	53.39%
8	AMERICAN FAMILY MUTUAL INS CO	0.01%	64	85	\$3,474	\$3,560	\$0	\$0	\$0	0.00%
9	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.92%	13	5,584	\$442,936	\$463,504	\$0	\$148,449	\$162,278	35.01%
10	AMERICAN HERITAGE LIFE INSURANCE CO	2.33%	8	5,240	\$1,116,840	\$1,120,175	\$0	\$409,181	\$407,126	36.34%
11	AMERICAN HOME ASSURANCE COMPANY	0.03%	49	38	\$12,637	\$9,226	\$0	\$0	\$269	2.92%
12	AMERICAN INCOME LIFE INSURANCE CO	2.33%	7	15,152	\$1,119,261	\$1,117,556	\$0	\$414,659	\$392,604	35.13%
13	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	95	11	\$163	\$163	\$0	\$0	\$0	0.00%
14	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	112	0	\$6	\$6	\$0	\$0	\$0	0.00%
15	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	85	59	\$525	\$525	\$0	\$0	\$0	0.00%
16	AMERICAN NATIONAL INSURANCE COMPANY	0.14%	28	1,145	\$68,470	\$68,977	\$0	\$6,198	\$2,272	3.29%
17	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO NY	0.00%	110	2	\$30	\$32	\$0	\$0	\$0	0.00%
18	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	78	28	\$1,173	\$1,213	\$0	\$1,347	\$271	22.34%
19	AMEX ASSURANCE COMPANY	0.00%	102	1	\$63	\$58	\$0	\$0	\$0	0.00%
20	ASSURED LIFE ASSOCIATION	0.00%	111	0	\$11	\$11	\$0	\$0	\$0	0.00%
21	ASSURITY LIFE INSURANCE COMPANY	0.02%	51	35	\$11,155	\$10,744	\$0	\$6,818	\$6,742	62.75%
22	AUTO CLUB LIFE INS CO	0.03%	45	293	\$16,388	\$17,283	\$0	\$5,470	\$5,262	30.45%
23	BALTIMORE LIFE INS CO THE	0.00%	109	6	\$35	\$35	\$0	\$0	\$0	0.00%
24	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	72	8	\$2,049	\$1,997	\$0	\$40	\$34	1.70%
25	BANKERS LIFE AND CASUALTY COMPANY	0.04%	43	292	\$19,486	\$20,342	\$0	\$461	\$375	1.84%
26	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	75	31	\$1,451	\$1,498	\$0	\$0	\$0	0.00%
27	CATHOLIC ORDER OF FORESTERS	0.00%	114	74	\$0	\$0	\$0	\$0	\$0	N/A
28	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	91	0	\$317	\$317	\$0	\$0	\$0	0.00%
29	CENTRAL STATES HEALTH & LIFE COMPANY	0.00%	101	2	\$70	-\$2,036	\$0	\$0	-\$5,439	267.14%
30	CENTRAL UNITED LIFE INSURANCE CO	0.02%	50	28	\$11,194	\$11,138	\$0	\$8,523	\$8,481	76.14%
31	CINCINNATI INS CO THE	0.00%	105	1	\$45	\$45	\$0	\$0	\$0	0.00%
32	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	112	1	\$6	\$4	\$0	\$0	\$0	0.00%
33	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	114	0	\$0	\$0	\$0	\$98,094	-\$16,195	N/A
34	COLONIAL LIFE & ACCIDENT INS CO	6.64%	4	11,263	\$3,182,682	\$3,187,849	\$0	\$801,208	\$889,031	27.89%
35	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	58	49	\$5,655	\$6,006	\$0	\$1,004	\$1,996	33.23%
36	COLORADO BANKERS LIFE INS CO	0.00%	73	6	\$1,801	\$1,799	\$0	\$0	\$0	0.00%
37	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	96	5	\$147	\$152	\$0	\$0	\$0	0.00%
38	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	114	0	\$0	-\$37	\$0	\$0	\$0	0.00%
39	COMBINED INSURANCE CO OF AMERICA	11.03%	2	51,192	\$5,288,082	\$5,314,283	-\$910	\$1,422,630	\$537,768	10.12%
40	COMMERCIAL TRAVELERS MUTUAL INS CO	0.01%	62	236	\$3,620	\$3,763	\$0	\$0	\$0	0.00%
41	CONSECO HEALTH INSURANCE COMPANY	3.66%	5	3,988	\$1,755,249	\$1,726,796	\$0	\$418,320	\$410,326	23.76%
42	CONSECO INSURANCE COMPANY	0.02%	55	129	\$7,673	\$7,336	\$0	\$5,585	\$6,314	86.07%
43	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.08%	36	166	\$38,899	\$39,248	\$0	\$9,707	\$13,766	35.07%
44	CONTINENTAL GENERAL INSURANCE CO	0.06%	40	122	\$28,096	\$28,730	\$0	\$4,776	\$4,941	17.20%
45	DELOS INSURANCE COMPANY	6.74%	3	57,839	\$3,231,492	\$2,668,644	\$0	\$1,748,239	\$1,923,507	72.08%
46	EMC NATIONAL LIFE COMPANY	0.13%	30	164	\$61,095	\$61,252	\$0	\$126,957	\$130,539	213.12%
47	EQUITABLE LIFE & CASUALTY INS CO	0.00%	76	5	\$1,274	\$1,271	\$0	\$0	\$0	0.00%
48	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	60	290	\$4,330	\$4,330	\$0	\$0	\$0	0.00%
49	FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	0.05%	42	81	\$22,009	\$21,891	\$0	\$50	\$52	0.24%
50	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	89	25	\$375	\$375	\$0	\$0	\$0	0.00%
51	FARMERS NEW WORLD LIFE INSURANCE CO	0.17%	23	892	\$79,911	\$80,093	\$0	\$0	\$0	0.00%
52	FEDERAL INSURANCE COMPANY	0.01%	61	49	\$3,649	\$2,219	\$0	\$0	\$578	26.05%
53	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	82	137	\$907	\$598	\$0	\$0	\$0	0.00%
54	FIREMANS FUND INSURANCE COMPANY	0.00%	114	0	\$0	\$0	\$0	\$0	-\$137,564	N/A
55	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.07%	37	113	\$35,661	\$36,474	\$0	\$2,178	\$2,274	6.23%
56	GERBER LIFE INSURANCE COMPANY	0.30%	21	1,977	\$142,180	\$139,570	\$0	\$0	\$0	0.00%
57	GLOBE LIFE AND ACCIDENT INS CO	0.84%	14	2,932	\$403,319	\$394,641	\$0	\$198,819	\$194,973	49.41%
58	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	79	10	\$1,136	\$1,108	\$0	\$0	\$34	3.07%
59	GUARANTEE TRUST LIFE INSURANCE CO	1.74%	10	3,288	\$833,198	\$828,861	\$0	\$619,675	\$669,782	80.81%
60	HORACE MANN LIFE INSURANCE COMPANY	0.00%	88	18	\$411	\$411	\$0	\$0	-\$3	-0.73%
61	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	114	18	\$0	\$127	\$0	\$0	\$0	0.00%
62	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	100	11	\$80	\$80	\$0	\$0	\$0	0.00%
63	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	107	1	\$40	\$39	\$0	\$36	\$39	100.00%
64	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	84	15	\$708	\$638	\$0	\$0	\$0	0.00%
65	KANAWHA INSURANCE COMPANY	0.00%	70	9	\$2,271	\$2,280	\$0	\$0	\$0	0.00%
66	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	114	0	\$0	\$0	\$0	\$337	-\$1,402	N/A
67	LIBERTY LIFE INSURANCE COMPANY	0.03%	48	49	\$12,941	\$17,545	\$0	\$6,812	\$5,892	33.58%
68	LIBERTY NATIONAL LIFE INSURANCE CO	0.03%	47	437	\$15,161	\$15,187	\$0	\$9,931	\$7,872	51.83%
69	LIFE INSURANCE CO OF NORTH AMERICA	0.07%	38	813	\$32,526	\$32,526	\$0	\$0	\$7,515	23.10%
70	LIFE INVESTORS INS CO OF AMERICA	0.11%	32	220	\$50,379	\$50,563	\$0	\$7,130	\$7,117	14.08%



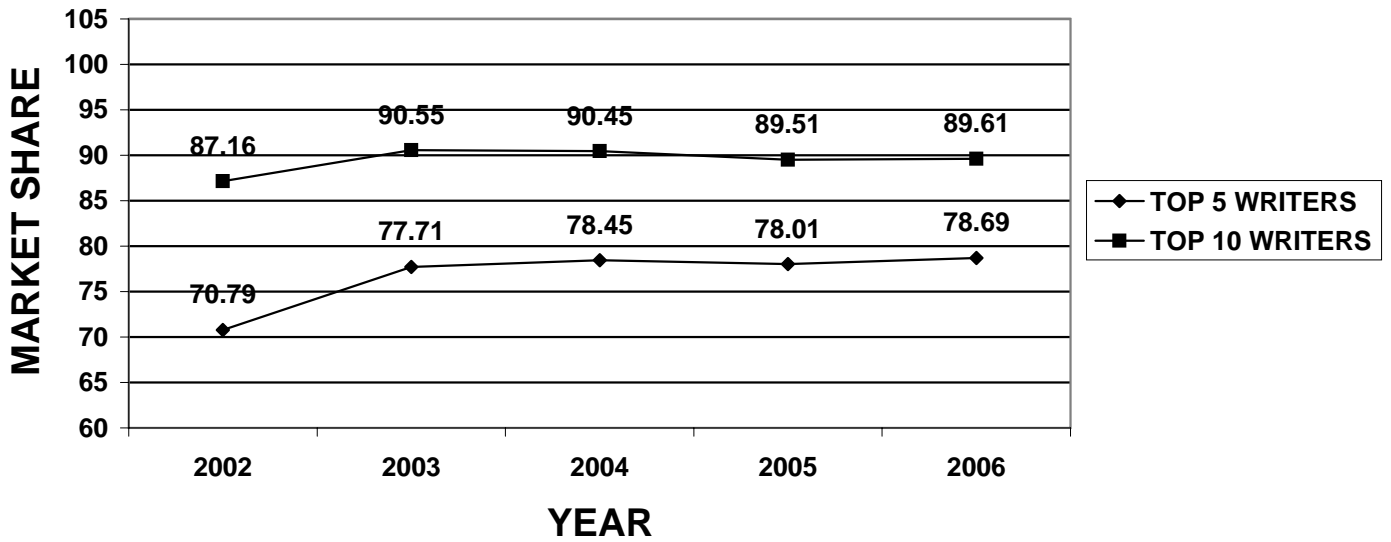
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	66	29	\$3,179	\$3,179	\$0	\$0	\$0	0.00%
72	LOYAL AMERICAN LIFE INSURANCE CO	0.13%	29	485	\$64,538	\$28,599	\$0	\$15,195	\$15,748	55.06%
73	MARKEL INSURANCE COMPANY	2.17%	9	266,635	\$1,041,617	\$1,298,725	\$0	\$546,683	\$620,152	47.75%
74	MEDICO INSURANCE COMPANY	0.00%	83	2	\$750	\$806	\$0	\$0	-\$5	-0.62%
75	MEDICO LIFE INSURANCE COMPANY	0.00%	99	0	\$84	\$98	\$0	\$0	-\$4	-4.08%
76	MEGA LIFE AND HEALTH INS CO THE	0.15%	27	364	\$72,449	\$73,689	\$0	\$10,668	\$9,688	13.15%
77	MEMBERS LIFE INSURANCE COMPANY	0.00%	104	0	\$48	\$57	\$0	\$0	\$0	0.00%
78	MERIT LIFE INSURANCE CO	0.35%	20	516	\$167,130	\$167,130	\$0	\$8,483	\$14,455	8.65%
79	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.01%	67	54	\$3,133	\$3,094	\$0	\$4,640	\$4,595	148.51%
80	MONUMENTAL LIFE INSURANCE COMPANY	0.10%	33	611	\$48,958	\$47,899	\$0	\$4,243	\$0	0.00%
81	MUTUAL OF OMAHA INSURANCE COMPANY	1.25%	11	7,979	\$597,103	\$601,569	\$0	\$157,813	\$200,917	33.40%
82	NATIONAL CASUALTY COMPANY	0.00%	71	84	\$2,063	\$2,637	\$0	\$0	\$12	0.46%
83	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	94	1	\$168	\$169	\$0	\$0	\$0	0.00%
84	NATIONAL STATES INSURANCE COMPANY	0.01%	65	29	\$3,362	\$3,429	\$0	\$5,440	\$5,076	148.03%
85	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.05%	41	194	\$22,098	\$22,151	\$0	\$0	\$0	0.00%
86	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	93	1	\$223	\$223	\$0	\$0	\$0	0.00%
87	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	74	29	\$1,734	\$1,677	\$0	\$0	-\$1,400	-83.48%
88	OLD AMERICAN INSURANCE COMPANY	0.06%	39	830	\$29,554	\$31,184	\$0	\$4,622	\$8,339	26.74%
89	OLD REPUBLIC INSURANCE COMPANY	1.15%	12	2,619	\$550,123	\$567,018	\$0	\$262,983	\$236,666	41.74%
90	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	114	386	\$0	\$0	\$0	\$0	\$0	N/A
91	PAUL REVERE LIFE INSURANCE CO	0.00%	103	0	\$49	\$50	\$0	\$0	\$0	0.00%
92	PENNSYLVANIA LIFE INSURANCE COMPANY	2.34%	6	3,951	\$1,123,012	\$1,125,790	\$0	\$451,918	\$251,123	22.31%
93	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	54	262	\$8,624	\$8,852	\$0	\$25,404	\$26,103	294.88%
94	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	106	1	\$43	\$43	\$0	\$0	\$5	11.63%
95	PROVIDENT LIFE AND ACCIDENT INS CO	0.71%	15	1,894	\$340,541	\$346,646	\$0	\$62,253	\$68,632	19.80%
96	REASSURE AMERICA LIFE INSURANCE COMPANY	0.01%	68	182	\$2,975	\$2,725	\$0	\$0	\$0	0.00%
97	RELIABLE LIFE INSURANCE COMPANY	0.62%	16	4,056	\$296,605	\$296,605	\$0	\$98,755	\$106,555	35.92%
98	RELIANCE STANDARD LIFE INSURANCE CO	0.00%	81	12	\$921	\$921	\$0	\$0	\$0	0.00%
99	REPUBLIC WESTERN INS CO	0.15%	26	1	\$72,537	\$72,537	\$0	\$3,255	\$2,155	2.97%
100	RESERVE NATIONAL INSURANCE COMPANY	0.51%	18	1,606	\$246,432	\$213,694	\$0	\$139,923	\$159,087	74.45%
101	SEARS LIFE INSURANCE COMPANY	0.00%	77	7	\$1,230	\$1,065	\$0	\$0	\$0	0.00%
102	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	80	109	\$1,061	\$692	\$0	\$0	\$0	0.00%
103	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.08%	35	2,199	\$40,127	\$41,923	\$0	\$6,240	-\$35,415	-84.48%
104	STARMOUNT LIFE INSURANCE COMPANY	0.01%	57	109	\$5,922	\$5,798	\$0	\$0	\$0	0.00%
105	STATE FARM MUTUAL AUTOMOBILE INS CO	0.00%	97	3	\$146	\$146	\$0	\$0	-\$400	-273.97%
106	STONEBRIDGE LIFE INSURANCE COMPANY	0.12%	31	1,519	\$55,587	\$68,548	\$0	\$8,530	\$28,982	42.28%
107	TIG INSURANCE COMPANY	0.00%	114	0	\$0	\$0	\$0	\$9,750	-\$9,116	N/A
108	TIME INSURANCE COMPANY	0.00%	107	0	\$40	\$40	\$0	\$27	\$27	67.50%
109	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	87	5	\$436	\$442	\$0	\$0	\$0	0.00%
110	TRANSAMERICA LIFE INSURANCE COMPANY	0.18%	22	379	\$88,175	\$88,975	\$0	\$64,255	\$39,386	44.27%
111	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.00%	86	7	\$517	\$518	\$0	\$0	\$0	0.00%
112	TRAVELERS INDEMNITY COMPANY	0.00%	114	0	\$0	\$0	\$0	\$590	-\$2,380	N/A
113	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.09%	34	4,969	\$43,415	\$43,415	\$0	\$55,454	\$55,454	127.73%
114	TRUSTMARK INSURANCE COMPANY	0.01%	69	15	\$2,785	\$2,832	\$0	\$500	\$525	18.54%
115	UNION FIDELITY LIFE INSURANCE CO	0.02%	52	169	\$10,248	\$10,379	\$0	\$0	\$0	0.00%
116	UNION LABOR LIFE INSURANCE COMPANY	0.01%	56	54	\$7,025	\$5,064	\$0	\$10,000	\$26,492	523.14%
117	UNITED AMERICAN INSURANCE COMPANY	0.17%	24	642	\$79,407	\$79,626	\$0	\$20,093	\$103,483	129.96%
118	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	63	106	\$3,499	\$3,747	\$0	\$650	\$636	16.97%
119	UNITED INSURANCE COMPANY OF AMERICA	0.04%	44	181	\$16,962	\$17,031	\$0	\$1,620	\$1,928	11.32%
120	UNITED TEACHER ASSOCIATES INSURANCE CO	0.03%	46	33	\$15,660	\$15,875	\$0	\$19,386	\$17,876	112.60%
121	VETERANS LIFE INS CO	0.02%	53	121	\$9,033	\$9,209	\$0	\$0	\$0	0.00%
122	WASHINGTON NATIONAL INSURANCE CO	0.37%	19	7,801	\$178,941	\$187,727	\$0	\$72,327	\$70,784	37.71%
123	WESTERN AND SOUTHERN LIFE INS CO	0.16%	25	1,151	\$78,854	\$78,882	\$0	\$0	\$0	0.00%
TOTAL		100.00%		649,269	\$47,939,093	\$47,857,335	-\$910	\$20,627,176	\$20,900,265	43.67%

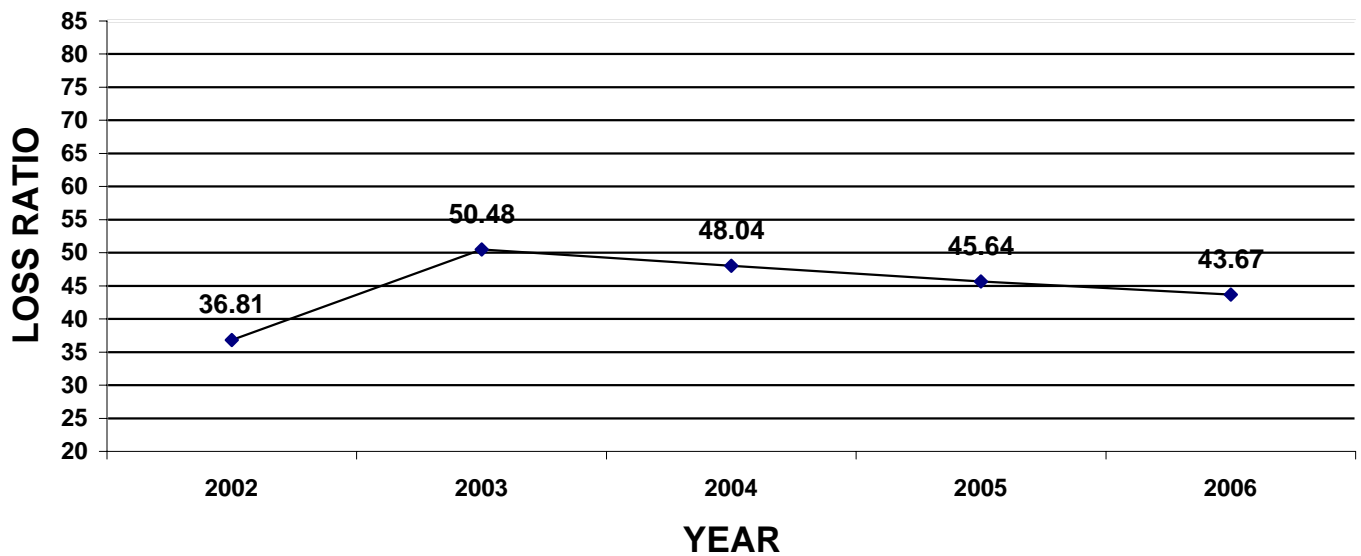


## MISSOURI INDIVIDUAL ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA LIFE INSURANCE CO	0.00%	156	4	\$410	\$410	\$30	\$78	\$78	19.02%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	173	3	-\$350	-\$350	\$0	\$12,104	\$0	0.00%
3	AMERICAN BANKERS INS COMPANY OF FLORIDA	0.00%	172	1	\$11	\$15	\$0	\$0	\$0	0.00%
4	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.09%	58	14,243	\$88,130	\$90,965	\$0	\$1,860	\$5,305	5.83%
5	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	12.00%	3	29,536	\$11,164,772	\$11,281,562	\$0	\$4,465,823	\$3,734,869	33.11%
6	AMERICAN FAMILY MUTUAL INS CO	0.02%	88	67	\$14,820	\$22,988	\$0	\$20,669	\$8,611	37.46%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	130	9	\$2,276	\$2,263	\$0	\$1,033	\$1,337	59.08%
8	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.01%	93	746	\$12,568	\$13,151	\$0	\$3,226	\$3,527	26.82%
9	AMERICAN GENERAL LIFE INSURANCE CO	0.56%	28	888	\$523,220	\$525,374	\$0	\$326,928	\$337,732	64.28%
10	AMERICAN HEALTH AND LIFE INSURANCE CO	0.00%	168	1	\$76	\$79	\$0	\$153	\$151	191.14%
11	AMERICAN HERITAGE LIFE INSURANCE CO	0.56%	29	1,325	\$520,280	\$524,318	\$0	\$195,444	\$204,284	38.96%
12	AMERICAN INCOME LIFE INSURANCE CO	0.00%	116	18	\$4,150	\$4,175	\$0	\$200	\$183	4.38%
13	AMERICAN INSURANCE COMPANY OF TEXAS	0.02%	87	30	\$15,167	\$15,167	\$0	\$6,000	\$6,000	39.56%
14	AMERICAN NATIONAL INSURANCE COMPANY	0.02%	83	39	\$19,619	\$19,633	\$0	\$4,773	\$2,016	10.27%
15	AMERICAN NETWORK INSURANCE COMPANY	0.02%	89	19	\$14,803	\$14,882	\$0	\$4,796	\$4,947	33.24%
16	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	151	2	\$784	\$793	\$0	\$22,585	\$22,934	2892.06%
17	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO OF	0.00%	157	1	\$384	\$396	\$0	\$0	\$0	0.00%
18	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	137	2	\$1,772	\$1,709	\$0	\$0	\$134	7.84%
19	AMERICAN STATES INSURANCE COMPANY	0.04%	69	82	\$36,321	\$32,407	\$0	\$43,739	-\$12,461	-38.45%
20	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	122	2	\$3,144	\$6,053	\$0	\$0	\$0	0.00%
21	AMERICAN UNITED LIFE INSURANCE CO	0.03%	77	27	\$23,672	\$24,769	\$0	\$78,032	\$53,095	214.36%
22	AMERITAS LIFE INSURANCE CORP	0.00%	117	4	\$3,884	\$3,906	\$0	\$0	\$0	0.00%
23	AMERUS LIFE INSURANCE COMPANY	0.01%	92	38	\$13,641	\$14,571	\$0	\$9,881	\$7,313	50.19%
24	ANTHEM LIFE INSURANCE COMPANY	0.00%	164	1	\$186	\$186	\$0	\$0	\$0	0.00%
25	ASSURITY LIFE INSURANCE COMPANY	0.82%	22	1,230	\$760,398	\$753,020	\$0	\$279,517	\$272,011	36.12%
26	AUTO OWNERS LIFE INSURANCE COMPANY	0.11%	54	153	\$99,507	\$98,234	\$0	\$33,072	\$59,854	60.93%
27	AVIVA LIFE INSURANCE COMPANY	0.00%	153	1	\$511	\$507	\$0	\$0	\$0	0.00%
28	AXA EQUITABLE LIFE INSURANCE COMPANY	0.81%	23	551	\$757,787	\$760,489	\$0	\$858,813	\$854,358	112.34%
29	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	159	1	\$319	\$311	\$0	\$112	\$112	36.01%
30	BANKERS LIFE AND CASUALTY COMPANY	0.12%	52	224	\$110,568	\$113,246	\$0	\$120,156	\$38,025	33.58%
31	BERKSHIRE LIFE INSURANCE CO OF AMERICA	1.74%	15	1,108	\$1,620,678	\$1,562,023	\$0	\$60,372	\$432,354	27.68%
32	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	135	2	\$1,800	\$1,764	\$0	\$0	\$0	0.00%
33	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.01%	112	14	\$5,151	\$5,151	\$0	\$0	\$0	0.00%
34	CATHOLIC KNIGHTS	0.00%	165	3	\$176	\$165	\$0	\$0	\$0	0.00%
35	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	138	2	\$1,528	\$479	\$0	\$0	\$0	0.00%
36	CENTRAL STATES HEALTH & LIFE COMPANY	0.00%	118	3	\$3,768	\$6,155	\$0	\$1,216	-\$8,106	-131.70%
37	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.06%	64	333	\$53,114	\$53,156	\$0	\$987	\$7,994	15.04%
38	CENTRAL UNITED LIFE INSURANCE CO	0.03%	72	60	\$30,919	\$30,765	\$0	\$23,542	\$23,425	76.14%
39	CENTRE LIFE INSURANCE COMPANY	0.30%	38	255	\$275,542	\$282,878	\$0	\$54,608	\$444,396	157.10%
40	CINCINNATI LIFE INSURANCE COMPANY THE	0.03%	75	29	\$25,899	\$25,809	\$0	\$0	\$0	0.00%
41	COLONIAL LIFE & ACCIDENT INS CO	2.77%	11	7,046	\$2,575,209	\$2,614,167	\$0	\$818,087	\$917,833	35.11%
42	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	142	21	\$1,306	\$1,354	\$0	\$0	\$0	0.00%
43	COLUMBUS LIFE INSURANCE COMPANY	0.00%	150	6	\$830	\$770	\$0	\$10,642	\$8,606	1117.66%
44	COMBINED INSURANCE CO OF AMERICA	1.15%	19	4,924	\$1,065,194	\$1,068,848	\$0	\$302,075	\$81,450	7.62%
45	COMMERCIAL GUARANTY CASUALTY INS COMPANY	0.00%	173	103	\$0	\$391	\$0	\$0	-\$4	-1.02%
46	COMMERCIAL TRAVELERS MUTUAL INS CO	0.01%	105	310	\$7,695	\$7,999	\$0	\$1,748	\$898	11.23%
47	COMMONWEALTH ANNUITY AND LIFE INS COMPANY	0.35%	34	0	\$326,874	\$326,874	\$0	\$304,927	\$302,606	92.58%
48	CONNECTICUT GENERAL LIFE INS CO	0.28%	40	215	\$261,671	\$290,207	\$0	\$373,030	\$328,308	113.13%
49	CONSECO INSURANCE COMPANY	0.00%	128	6	\$2,419	\$2,313	\$0	\$1,760	\$1,990	86.04%
50	CONSECO LIFE INSURANCE CO	0.02%	90	22	\$14,673	\$18,785	\$0	\$11,446	\$11,132	59.26%
51	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.01%	110	11	\$5,970	\$5,943	\$0	\$0	-\$748	-12.59%
52	CONTINENTAL ASSURANCE COMPANY	0.07%	62	1	\$61,944	\$61,944	\$0	\$15	\$22	0.04%
53	CONTINENTAL CASUALTY COMPANY	0.00%	141	88	\$1,358	-\$2,957	\$0	\$0	-\$172	5.82%
54	CONTINENTAL GENERAL INSURANCE CO	0.05%	65	94	\$50,121	\$50,623	\$0	\$17,142	\$1,482	2.93%
55	COUNTRY LIFE INSURANCE COMPANY	0.20%	42	252	\$189,927	\$193,245	\$0	\$120,372	\$177,961	92.09%
56	CUNA MUTUAL LIFE INSURANCE COMPANY	0.00%	119	28	\$3,521	\$4,269	\$0	\$3,470	\$32,475	760.72%
57	FAMILY LIFE INSURANCE COMPANY	0.00%	154	1	\$490	\$490	\$0	\$0	\$0	0.00%
58	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.04%	70	92	\$33,796	\$34,403	\$0	\$36,228	\$20,877	60.68%
59	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	140	15	\$1,388	\$1,388	\$0	\$110,750	\$205,895	14833.93%
60	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	131	10	\$2,240	\$2,211	\$0	\$0	\$0	0.00%
61	FEDERATED LIFE INSURANCE COMPANY	0.60%	27	521	\$561,894	\$554,607	\$0	\$116,019	-\$147,457	-26.59%
62	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	147	4	\$1,133	\$1,130	\$0	\$0	\$0	0.00%
63	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.01%	109	0	\$6,407	\$6,495	\$0	\$40,924	\$40,760	627.56%
64	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.77%	24	148	\$718,685	\$724,515	\$25	\$772,394	\$803,106	110.85%
65	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	136	3	\$1,790	\$1,830	\$0	\$1,055	\$1,102	60.22%
66	GOLDEN RULE INSURANCE COMPANY	0.00%	121	7	\$3,184	\$2,926	\$0	\$40	\$42	1.44%
67	GREAT WEST LIFE ASSURANCE COMPANY	0.07%	60	123	\$68,621	\$70,935	\$0	\$106,877	\$106,111	149.59%
68	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	155	2	\$418	\$419	\$0	\$0	\$0	0.00%
69	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.95%	12	1,106	\$1,816,565	\$1,819,871	\$2,379	\$524,919	\$1,930,042	106.05%
70	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.02%	86	11	\$15,404	\$236	\$0	\$0	\$0	0.00%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.02%	82	46	\$20,447	\$20,934	\$0	\$19,401	\$16,498	78.81%
72	HARTFORD LIFE INSURANCE COMPANY	0.01%	97	4	\$11,004	\$433	\$0	\$0	\$0	0.00%
73	HCC LIFE INSURANCE COMPANY	0.09%	59	1	\$83,350	\$285,318	\$0	\$0	\$0	0.00%
74	HORACE MANN LIFE INSURANCE COMPANY	0.03%	73	73	\$27,801	\$29,207	\$0	\$32,286	\$15,646	53.57%
75	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.78%	13	4,019	\$1,660,184	\$1,557,119	\$0	\$815,980	\$875,044	56.20%
76	INDEPENDENT ORDER OF FORESTERS THE	0.00%	123	43	\$3,076	\$3,076	\$23	\$4,866	\$4,866	158.19%
77	INDIANAPOLIS LIFE INSURANCE CO	0.07%	61	6	\$67,212	\$67,433	\$0	\$16,484	\$36,751	54.50%
78	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.01%	102	63	\$8,610	\$8,446	\$0	\$3,600	\$3,889	46.05%
79	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	84	6	\$18,147	\$17,944	\$0	\$9,300	\$788	4.39%
80	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.00%	124	9	\$2,814	\$2,584	\$0	\$20,008	\$6,852	265.17%
81	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	170	6	\$38	\$38	\$0	\$0	\$0	0.00%
82	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	98	9	\$10,225	\$9,995	\$0	\$9,102	\$9,751	97.56%
83	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.10%	55	94	\$97,144	\$103,251	\$0	\$36,319	\$36,929	35.77%
84	JEFFERSON PILOT LIFE INS CO	0.04%	68	56	\$38,899	\$41,475	\$0	\$23,156	\$26,160	63.07%
85	JOHN HANCOCK LIFE INSURANCE COMPANY	0.13%	49	156	\$124,279	\$124,279	\$1,147	\$158,584	\$130,287	104.83%
86	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	167	1	\$109	\$109	\$6	\$0	\$0	0.00%
87	KANAWHA INSURANCE COMPANY	0.10%	57	275	\$90,470	\$90,821	\$0	\$83,170	\$88,112	97.02%
88	KANSAS CITY LIFE INSURANCE COMPANY	0.05%	66	76	\$45,307	\$45,893	\$0	\$10,800	\$3,930	8.56%
89	LAFAYETTE LIFE INSURANCE CO THE	0.00%	148	5	\$1,018	\$1,045	\$0	\$0	\$0	0.00%
90	LIBERTY LIFE ASSUR CO OF BOSTON	0.00%	139	6	\$1,477	\$1,496	\$0	\$116	\$36	2.41%
91	LIBERTY LIFE INSURANCE COMPANY	0.13%	50	301	\$123,690	\$119,883	\$0	\$157,962	\$146,018	121.80%
92	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	114	1	\$4,609	\$4,630	\$0	\$7	\$7	0.15%
93	LIFE INVESTORS INS CO OF AMERICA	0.02%	81	42	\$20,904	\$21,216	\$0	\$17,059	\$17,244	81.28%
94	LINCOLN NATIONAL LIFE INSURANCE CO	0.43%	31	372	\$403,411	\$413,206	\$0	\$1,145,075	-\$777,644	-188.20%
95	LOYAL AMERICAN LIFE INSURANCE CO	0.01%	108	5	\$6,640	\$4,191	\$0	\$350	\$364	8.69%
96	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	132	7	\$2,023	\$2,132	\$0	\$0	\$0	0.00%
97	MASSACHUSETTS MUTUAL LIFE INS CO	7.17%	4	5,756	\$6,665,106	\$7,418,729	\$179,596	\$4,422,181	\$2,271,452	30.62%
98	MEDICO INSURANCE COMPANY	0.01%	106	31	\$7,628	\$7,808	\$0	\$6,933	\$5,396	69.11%
99	MEDICO LIFE INSURANCE COMPANY	0.00%	146	3	\$1,136	\$1,109	\$0	\$0	\$23	2.07%
100	MEGA LIFE AND HEALTH INS CO THE	0.03%	76	163	\$24,542	\$24,962	\$0	\$3,611	\$3,279	13.14%
101	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.18%	45	140	\$165,407	\$172,941	\$0	\$56,862	\$1,149,618	664.75%
102	METROPOLITAN LIFE INSURANCE COMPANY	2.84%	9	2,033	\$2,646,140	\$2,718,889	\$0	\$1,283,354	\$2,181,411	80.23%
103	MIDLAND NATIONAL LIFE INSURANCE CO	0.01%	104	26	\$8,048	\$8,105	\$0	\$3,290	\$3,290	40.59%
104	MINNESOTA LIFE INSURANCE COMPANY	0.97%	21	507	\$905,442	\$926,972	\$0	\$657,289	-\$1,172,525	-126.49%
105	MODERN WOODMEN OF AMERICA	0.00%	127	23	\$2,544	\$2,503	\$60	\$14,795	\$14,944	597.04%
106	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	74	229	\$26,631	\$26,774	\$0	\$10,306	\$13,262	49.53%
107	MONY LIFE INSURANCE COMPANY	0.47%	30	378	\$432,834	\$449,928	\$2,644	\$427,153	\$274,563	61.02%
108	MTL INSURANCE COMPANY	0.01%	107	11	\$7,063	\$6,906	\$0	\$11,873	\$7,898	114.36%
109	MUTUAL OF OMAHA INSURANCE COMPANY	0.67%	26	1,378	\$619,689	\$627,011	\$0	\$598,885	\$697,179	111.19%
110	NATIONAL GUARDIAN LIFE INSURANCE CO	0.01%	91	37	\$13,903	\$13,921	\$0	\$4,011	\$4,011	28.81%
111	NATIONAL LIFE INSURANCE COMPANY	0.28%	41	292	\$255,880	\$282,898	\$0	\$151,310	\$156,308	55.25%
112	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.37%	33	697	\$343,940	\$344,771	\$0	\$104,026	\$124,340	36.06%
113	NEW ENGLAND LIFE INSURANCE COMPANY	0.20%	43	208	\$187,082	\$191,553	\$0	\$189,124	-\$188,947	-98.64%
114	NEW YORK LIFE INSURANCE COMPANY	0.77%	25	911	\$712,870	\$720,764	\$1,255	\$947,436	\$935,049	129.73%
115	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.00%	166	12	\$130	\$82	\$0	\$0	\$0	0.00%
116	NORTHWESTERN LONG TERM CARE INS CO	2.98%	8	1,695	\$2,772,047	\$2,794,036	\$0	\$83,207	\$49,408	1.77%
117	NORTHWESTERN MUTUAL LIFE INS CO	16.81%	1	14,634	\$15,637,457	\$16,071,315	\$1,504,639	\$7,488,844	\$14,179,500	88.23%
118	OHIO NATIONAL LIFE ASSURANCE CORP	0.34%	35	263	\$314,444	\$319,041	\$0	\$360,418	\$358,268	112.30%
119	OHIO NATIONAL LIFE INS CO THE	0.12%	51	97	\$116,103	\$115,768	\$4,190	\$30,000	\$30,000	25.91%
120	OLD AMERICAN INSURANCE COMPANY	0.00%	129	19	\$2,346	\$2,637	\$0	\$3,780	\$4,330	164.20%
121	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	173	221	\$0	\$0	\$0	\$2,160	\$820	N/A
122	PAN AMERICAN LIFE INSURANCE COMPANY	0.17%	46	96	\$155,036	\$146,201	\$0	\$166,565	\$178,648	122.19%
123	PAUL REVERE LIFE INSURANCE CO	6.12%	5	3,688	\$5,688,977	\$6,053,543	\$0	\$5,509,916	\$6,163,405	101.81%
124	PEKIN LIFE INSURANCE COMPANY	0.00%	143	3	\$1,282	\$1,246	\$0	\$0	\$0	0.00%
125	PENN MUTUAL LIFE INSURANCE CO THE	0.14%	48	82	\$134,774	\$134,256	\$0	\$33,826	-\$42,868	-31.93%
126	PENNSYLVANIA LIFE INSURANCE COMPANY	0.32%	36	174	\$298,229	\$298,967	\$0	\$77,698	\$43,175	14.44%
127	PHILADELPHIA AMERICAN LIFE INS CO	0.02%	85	45	\$15,473	\$15,573	\$0	\$14,180	\$13,745	88.26%
128	PHOENIX LIFE INSURANCE COMPANY	0.15%	47	192	\$140,664	\$151,607	\$2	\$39,968	\$55,840	36.83%
129	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	125	16	\$2,753	\$3,016	\$0	\$20,620	\$34,805	1154.01%
130	PRIMERICA LIFE INSURANCE COMPANY	0.00%	120	11	\$3,403	\$3,591	\$0	\$0	-\$3,992	-111.17%
131	PRINCIPAL LIFE INS CO	2.81%	10	1,682	\$2,611,817	\$1,998,950	\$0	\$548,714	\$610,334	30.53%
132	PROFESSIONAL INSURANCE COMPANY	0.28%	39	904	\$261,814	\$256,665	\$0	\$79,619	\$84,427	32.89%
133	PROTECTIVE LIFE INSURANCE COMPANY	0.02%	80	31	\$21,659	\$21,869	\$0	\$1,380	\$1,350	6.17%
134	PROVIDENT LIFE AND ACCIDENT INS CO	12.01%	2	17,051	\$11,168,776	\$11,512,972	\$0	\$6,691,397	\$7,748,220	67.30%
135	PROVIDENT LIFE AND CASUALTY INS CO	0.11%	53	56	\$101,923	\$112,303	\$0	\$170,258	\$194,621	173.30%
136	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.06%	63	222	\$56,352	\$56,616	\$95	\$45,872	\$29,891	52.80%
137	PYRAMID LIFE INSURANCE COMPANY	0.00%	133	4	\$1,886	\$1,913	\$0	\$0	\$0	0.00%
138	REASSURE AMERICA LIFE INSURANCE COMPANY	1.49%	17	1,155	\$1,387,606	\$1,405,735	\$0	\$1,461,603	\$1,548,960	110.19%
139	RELIASTAR LIFE INSURANCE COMPANY	0.01%	95	35	\$12,005	\$11,400	\$0	\$0	-\$3,935	-34.52%
140	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	163	1	\$198	\$212	\$0	\$0	\$0	0.00%



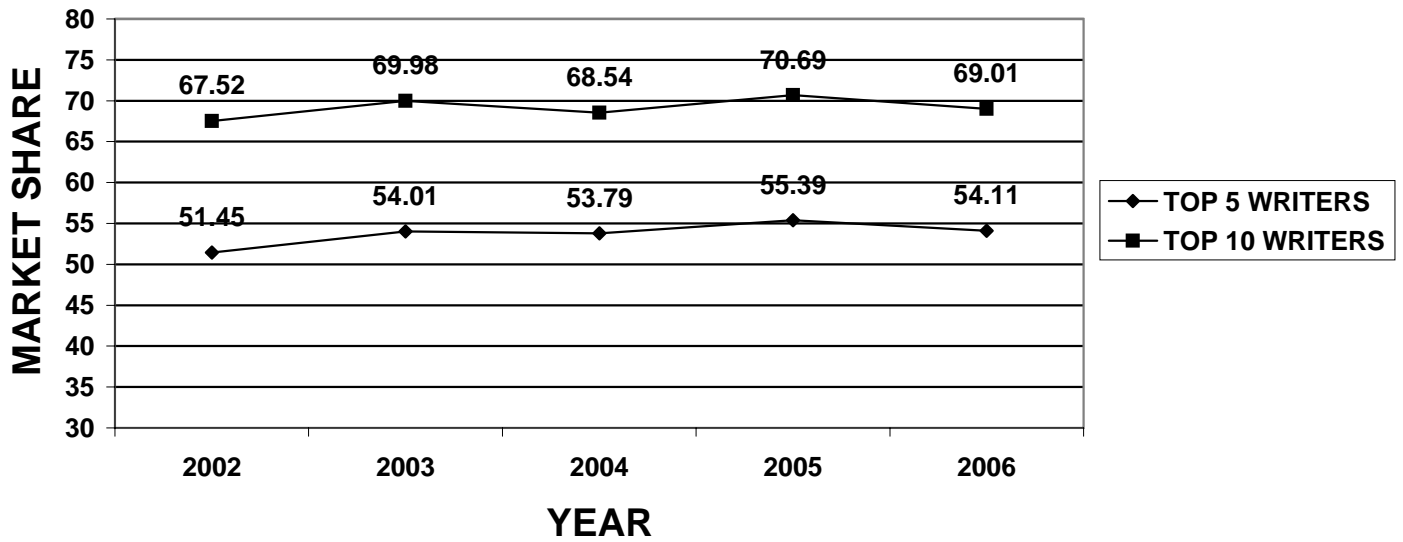
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
141	RESERVE NATIONAL INSURANCE COMPANY	0.00%	144	15	\$1,202	\$1,416	\$0	\$13,559	\$8,526	602.12%
142	RIVERSOURCE LIFE INSURANCE COMPANY	1.75%	14	2,129	\$1,626,270	\$1,627,098	\$0	\$242,159	\$379,026	23.29%
143	SAGICOR LIFE INSURANCE COMPANY	0.00%	145	2	\$1,200	\$1,201	\$0	\$0	\$0	0.00%
144	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	111	11	\$5,405	\$5,351	\$0	\$0	\$0	0.00%
145	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	126	7	\$2,573	\$2,503	\$0	\$8,789	\$7,576	302.68%
146	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	115	5	\$4,343	\$4,611	\$0	\$0	\$0	0.00%
147	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	149	4	\$920	\$989	\$0	\$5,120	\$1,726	174.52%
148	SETTLERS LIFE INSURANCE COMPANY	0.00%	158	1	\$334	\$334	\$0	\$0	\$0	0.00%
149	SHELTER LIFE INSURANCE COMPANY	0.19%	44	343	\$179,606	\$192,258	\$0	\$193,976	\$63,582	33.07%
150	STANDARD INSURANCE COMPANY	1.55%	16	839	\$1,440,791	\$1,366,976	\$0	\$84,337	\$891,481	65.22%
151	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	134	19	\$1,864	\$1,910	\$0	\$3,400	\$3,128	163.77%
152	STATE FARM MUTUAL AUTOMOBILE INS CO	3.00%	7	8,440	\$2,787,008	\$2,760,921	\$1,272	\$1,369,141	\$1,228,917	44.51%
153	STATE LIFE INSURANCE COMPANY	0.01%	101	5	\$9,068	\$9,668	\$0	\$500	\$587	6.07%
154	SURETY LIFE INSURANCE COMPANY	0.00%	160	0	\$307	\$307	\$0	\$1,100	\$1,100	358.31%
155	THRIVENT FINANCIAL FOR LUTHERANS	1.27%	18	2,009	\$1,178,220	\$1,169,890	\$1,445	\$462,013	\$330,109	28.22%
156	TRANSAMERICA LIFE INSURANCE COMPANY	0.01%	99	119	\$10,008	\$10,400	\$0	\$3,073	\$2,457	23.63%
157	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.01%	103	30	\$8,577	\$8,834	\$0	\$40,524	\$39,857	451.18%
158	TRUSTMARK INSURANCE COMPANY	0.30%	37	424	\$283,523	\$288,380	\$0	\$187,179	\$196,493	68.14%
159	UNIMERICA INSURANCE COMPANY	0.42%	32	1,415	\$386,881	\$384,376	\$0	\$0	\$0	0.00%
160	UNION BANKERS INSURANCE COMPANY	0.00%	162	6	\$261	\$267	\$0	\$0	\$0	0.00%
161	UNION CENTRAL LIFE INSURANCE CO	1.04%	20	887	\$966,606	\$982,954	\$0	\$355,186	\$526,162	53.53%
162	UNION FIDELITY LIFE INSURANCE CO	0.00%	169	1	\$65	\$66	\$0	\$0	\$0	0.00%
163	UNITED AMERICAN INSURANCE COMPANY	0.00%	152	4	\$541	\$540	\$0	\$0	\$0	0.00%
164	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.03%	71	601	\$31,093	\$32,934	\$0	\$11,451	\$11,234	34.11%
165	UNITED INSURANCE COMPANY OF AMERICA	0.05%	67	278	\$44,536	\$44,746	\$0	\$16,026	\$19,069	42.62%
166	UNITED LIFE INSURANCE COMPANY	0.02%	78	57	\$22,572	\$22,946	\$0	\$53,972	\$45,138	196.71%
167	UNITED OF OMAHA LIFE INS CO	0.00%	173	0	\$0	\$5	\$0	\$900	\$739	14780.00%
168	UNITED TEACHER ASSOCIATES INSURANCE CO	0.02%	79	58	\$21,864	\$22,084	\$0	\$10,784	\$11,094	50.24%
169	UNUM LIFE INS CO OF AMERICA	3.28%	6	3,595	\$3,049,636	\$3,502,241	\$0	\$2,921,049	\$3,323,208	94.89%
170	USAA LIFE INSURANCE COMPANY	0.10%	56	77	\$91,103	\$91,822	\$0	\$76,072	\$99,895	108.79%
171	WASHINGTON NATIONAL INSURANCE CO	0.01%	96	47	\$11,120	\$11,666	\$0	\$4,495	\$4,399	37.71%
172	WESTERN AND SOUTHERN LIFE INS CO	0.00%	161	167	\$273	\$0	\$0	\$0	\$0	N/A
173	WESTWARD LIFE INSURANCE COMPANY	0.01%	100	4	\$9,371	\$9,550	\$0	\$0	\$30	0.31%
174	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.01%	113	3	\$4,980	\$5,466	\$0	\$0	\$0	0.00%
175	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	171	1	\$35	\$35	\$0	\$0	\$0	0.00%
176	WORLD INSURANCE COMPANY	0.01%	94	27	\$12,563	\$12,662	\$0	\$6,428	\$6,501	51.34%
TOTAL		100.00%		148,751	\$93,012,778	\$95,149,424	\$1,698,808	\$50,660,961	\$56,931,860	59.83%

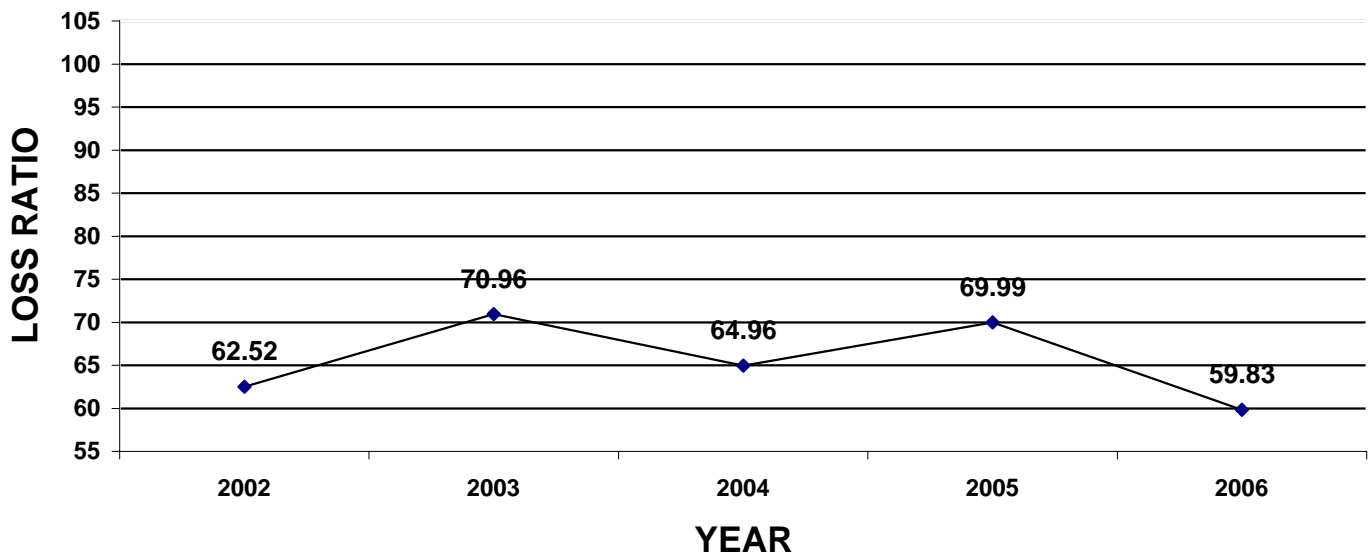


## MISSOURI INDIVIDUAL DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





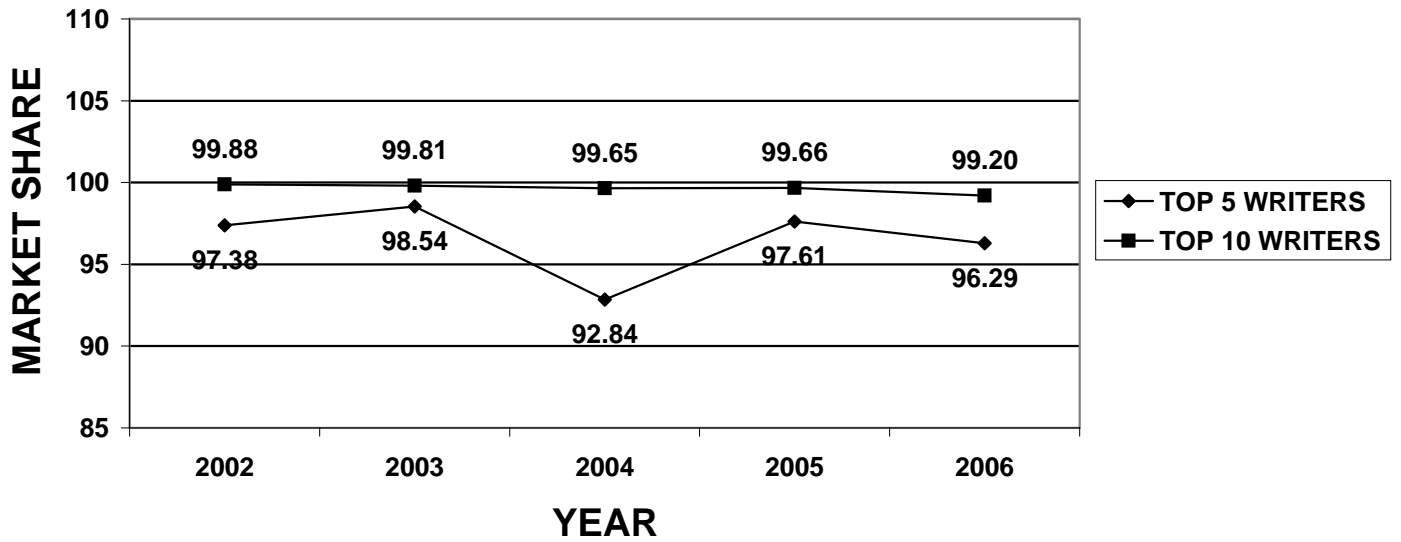
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	25.43%	3	12,155	\$2,886,179	\$2,883,654	\$0	\$949,209	\$883,276	30.63%
2	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.06%	14	26	\$6,513	\$6,595	\$0	\$1,837	\$1,866	28.29%
3	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.24%	10	9	\$26,997	\$26,450	\$0	\$10,908	\$11,773	44.51%
4	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	28.13%	2	36,188	\$3,192,307	\$3,192,307	\$0	\$1,967,454	\$1,946,379	60.97%
5	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.76%	7	121	\$86,277	\$89,005	\$0	\$34,930	\$33,967	38.16%
6	CANADA LIFE ASSURANCE COMPANY	0.16%	13	14	\$18,236	\$18,509	\$0	\$11,838	\$11,838	63.96%
7	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.03%	17	13	\$3,414	\$3,482	\$0	\$1,542	\$1,305	37.48%
8	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	22	4	\$456	\$465	\$0	\$281	\$281	60.43%
9	CONTINENTAL GENERAL INSURANCE CO	0.95%	5	214	\$108,347	\$109,682	\$0	\$101,741	\$98,207	89.54%
10	CROWN LIFE INSURANCE COMPANY	0.89%	6	88	\$100,926	\$100,926	\$0	\$237,397	\$237,397	235.22%
11	HEALTH CARE SERVICE CORPORATION	0.00%	25	36	\$0	\$0	\$0	\$0	\$0	N/A
12	HEALTHY ALLIANCE LIFE INSURANCE CO	32.76%	1	17,680	\$3,717,956	\$3,718,870	\$0	\$1,878,720	\$1,881,401	50.59%
13	HUMANADENTAL INSURANCE COMPANY	0.73%	8	435	\$82,369	\$80,445	\$0	\$56,771	\$59,655	74.16%
14	JACKSON NATIONAL LIFE INSURANCE CO	0.01%	20	5	\$1,470	\$1,473	\$0	\$3,260	\$2,457	166.80%
15	KANAWHA INSURANCE COMPANY	0.04%	15	26	\$5,089	\$5,108	\$0	\$10,351	\$10,966	214.68%
16	MEGA LIFE AND HEALTH INS CO THE	0.03%	16	12	\$3,640	\$3,666	\$0	\$529	\$246	6.71%
17	MUTUAL OF OMAHA INSURANCE COMPANY	0.23%	11	125	\$26,062	\$26,215	\$0	\$9,545	\$13,146	50.15%
18	NATIONAL STATES INSURANCE COMPANY	0.02%	19	4	\$2,101	\$2,143	\$0	\$2,058	\$1,921	89.64%
19	PENNSYLVANIA LIFE INSURANCE COMPANY	0.17%	12	81	\$19,700	\$19,750	\$0	\$5,453	\$995	5.04%
20	PYRAMID LIFE INSURANCE COMPANY	0.03%	18	11	\$2,944	\$2,989	\$0	\$412	\$402	13.45%
21	SYMETRA LIFE INSURANCE COMPANY	0.30%	9	50	\$33,856	\$35,054	\$0	\$16,034	\$3,163	9.02%
22	TIME INSURANCE COMPANY	0.00%	24	0	\$34	\$34	\$0	\$22	\$22	64.71%
23	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	23	19	\$273	\$270	\$0	\$202	\$233	86.30%
24	UNIFIED LIFE INSURANCE COMPANY	9.01%	4	1,871	\$1,021,933	\$1,021,933	\$0	\$789,997	\$789,997	77.30%
25	UNION SECURITY INSURANCE COMPANY	0.01%	21	244	\$1,221	\$1,240	\$0	\$1,953	\$1,949	157.18%
TOTAL		100.00%		69,431	\$11,348,300	\$11,350,265	\$0	\$6,092,444	\$5,992,842	52.80%

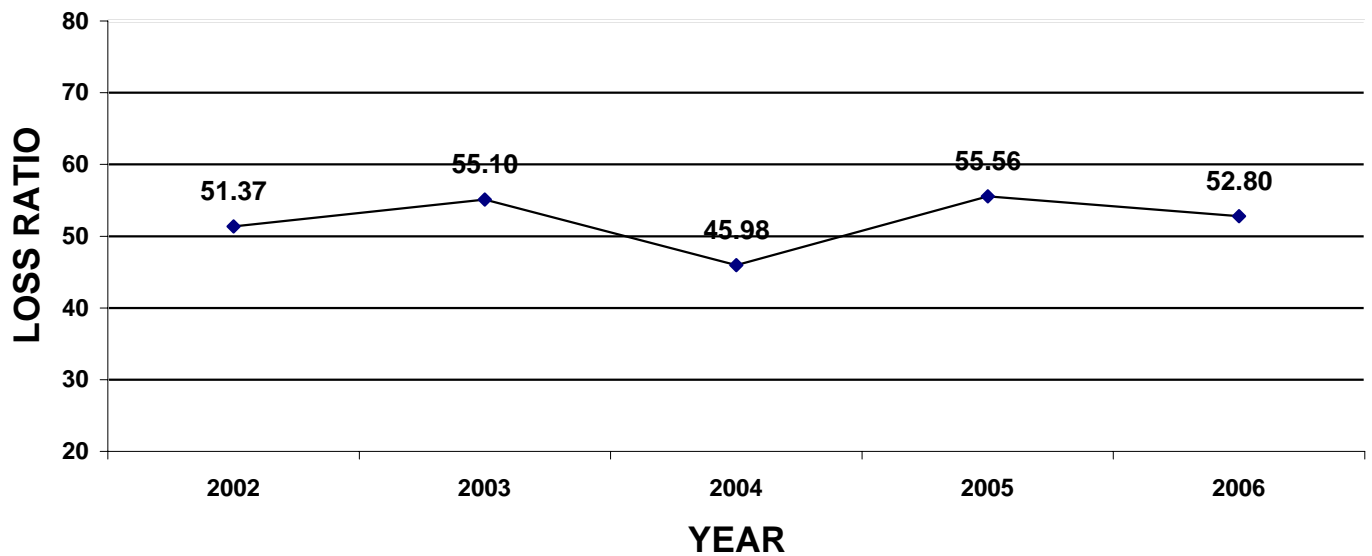


## MISSOURI INDIVIDUAL DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	25.57%	1	56,022	\$6,408,231	\$6,500,184	\$0	\$2,392,182	\$2,529,119	38.91%
2	AMERICAN FAMILY MUTUAL INS CO	0.01%	72	27	\$3,387	\$6,398	\$0	\$1,530	-\$506	-7.91%
3	AMERICAN FIDELITY ASSURANCE COMPANY	2.64%	9	2,141	\$660,533	\$669,380	\$0	\$163,111	\$164,463	24.57%
4	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.22%	25	2,896	\$55,806	\$58,398	\$0	\$14,306	\$15,639	26.78%
5	AMERICAN HERITAGE LIFE INSURANCE CO	0.54%	17	536	\$135,558	\$135,963	\$0	\$46,125	\$45,893	33.75%
6	AMERICAN HOME LIFE INSURANCE CO	0.00%	89	7	\$537	\$101	\$0	\$0	\$0	0.00%
7	AMERICAN INCOME LIFE INSURANCE CO	0.21%	27	317	\$52,493	\$50,785	\$0	\$19,063	\$12,477	24.57%
8	AMERICAN INSURANCE COMPANY OF TEXAS	0.01%	84	5	\$1,393	\$1,393	\$0	\$0	\$0	0.00%
9	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	62	6	\$4,397	\$4,452	\$0	\$0	\$0	0.00%
10	AMERICAN PROGRESSIVE LIFE & HEALTH INS CO NY	0.00%	101	1	\$94	\$99	\$0	\$0	\$0	0.00%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.46%	19	292	\$116,501	\$114,987	\$0	\$14,782	\$6,639	5.77%
12	ARCH INSURANCE COMPANY	1.72%	11	514	\$432,140	\$462,363	\$0	\$325,639	\$234,203	50.65%
13	ASSURITY LIFE INSURANCE COMPANY	0.24%	23	106	\$59,854	\$57,445	\$0	\$18,911	\$18,552	32.30%
14	ATLANTA LIFE INSURANCE COMPANY	0.02%	57	175	\$5,471	\$5,609	\$0	\$2,712	\$2,986	53.24%
15	BANKERS FIDELITY LIFE INSURANCE CO	0.02%	55	6	\$6,013	\$5,860	\$0	\$5,005	\$5,031	85.85%
16	BANKERS LIFE AND CASUALTY COMPANY	10.46%	4	3,139	\$2,620,344	\$2,681,940	\$1,292	\$1,386,902	\$1,283,241	47.85%
17	CATHOLIC KNIGHTS	0.01%	78	16	\$2,263	\$2,125	\$0	\$1,108	\$1,042	49.04%
18	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	86	0	\$1,104	\$1,104	\$0	\$0	\$0	0.00%
19	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	102	2	\$90	\$106	\$0	\$0	-\$342	-322.64%
20	CENTRAL STATES HEALTH & LIFE COMPANY	0.00%	92	3	\$337	\$746	\$0	\$0	\$94	12.60%
21	CENTRAL UNITED LIFE INSURANCE CO	0.09%	39	125	\$22,923	\$22,809	\$0	\$17,454	\$17,367	76.14%
22	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.72%	15	108	\$180,139	\$172,916	\$0	\$32,702	\$16,169	9.35%
23	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	93	1	\$312	\$0	\$0	\$3	\$0	N/A
24	CITIZENS SECURITY LIFE INS CO	0.00%	90	8	\$460	\$459	\$0	\$0	\$0	0.00%
25	COLONIAL LIFE & ACCIDENT INS CO	1.62%	12	1,365	\$404,745	\$403,996	\$0	\$157,885	\$156,057	38.63%
26	COLUMBIA UNIVERSAL LIFE INS CO	0.01%	76	3	\$2,505	\$2,595	\$0	\$0	\$0	0.00%
27	COMBINED INSURANCE CO OF AMERICA	11.30%	3	30,621	\$2,831,528	\$2,869,816	\$0	\$1,031,194	\$196,597	6.85%
28	COMMERCIAL TRAVELERS MUTUAL INS CO	0.01%	68	76	\$3,526	\$3,665	\$0	\$43	\$22	0.60%
29	COMMONWEALTH ANNUITY AND LIFE INS COMPANY	0.00%	98	1	\$187	\$187	\$0	\$0	\$0	0.00%
30	CONSECO INSURANCE COMPANY	0.01%	79	34	\$2,057	\$1,966	\$0	\$1,497	\$1,692	86.06%
31	CONSECO LIFE INSURANCE CO	0.00%	94	4	\$306	\$392	\$0	\$239	\$232	59.18%
32	CONTINENTAL GENERAL INSURANCE CO	0.01%	75	5	\$2,827	\$2,740	\$0	\$160	\$158	5.77%
33	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1.97%	10	799	\$494,449	\$492,702	\$0	\$121,960	\$124,654	25.30%
34	EQUITABLE LIFE & CASUALTY INS CO	3.80%	7	904	\$952,458	\$950,486	\$0	\$551,238	\$652,031	68.60%
35	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	100	1	\$119	\$119	\$0	\$0	\$0	0.00%
36	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	80	15	\$1,745	\$1,750	\$0	\$8,687	\$8,567	489.54%
37	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.03%	52	12	\$8,008	\$8,190	\$0	\$0	\$0	0.00%
38	GERBER LIFE INSURANCE COMPANY	0.05%	47	112	\$13,045	\$32,782	\$0	-\$4,578	-\$2,785	-8.50%
39	GLOBE LIFE AND ACCIDENT INS CO	0.02%	56	31	\$5,732	\$6,046	\$0	\$1,582	\$1,697	28.07%
40	GOLDEN RULE INSURANCE COMPANY	0.00%	87	6	\$883	\$904	\$0	\$0	\$0	0.00%
41	GREAT AMERICAN LIFE INSURANCE CO	0.00%	107	2	\$41	\$40	\$0	\$0	\$0	0.00%
42	GUARANTEE TRUST LIFE INSURANCE CO	0.44%	20	162	\$110,989	\$110,773	\$0	\$50,235	\$50,691	45.76%
43	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.20%	28	16	\$48,904	\$13,515	\$147	\$151,484	\$92,239	682.49%
44	HORACE MANN LIFE INSURANCE COMPANY	0.00%	97	0	\$256	\$256	\$0	\$0	-\$8	-3.13%
45	JACKSON NATIONAL LIFE INSURANCE CO	0.03%	54	22	\$6,395	\$6,414	\$0	\$7,463	\$5,625	87.70%
46	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	91	4	\$400	\$608	\$0	\$554	\$593	97.53%
47	KANAWHA INSURANCE COMPANY	0.03%	53	5	\$7,982	\$8,013	\$0	\$0	\$0	0.00%
48	KANSAS CITY LIFE INSURANCE COMPANY	0.05%	49	9	\$12,544	\$13,652	\$0	\$2,143	\$808	5.92%
49	LIBERTY LIFE INSURANCE COMPANY	0.00%	106	1	\$45	\$55	\$0	\$0	\$0	0.00%
50	LIBERTY NATIONAL LIFE INSURANCE CO	0.03%	50	53	\$8,488	\$8,484	\$0	\$7,272	\$4,867	57.37%
51	LIFE INVESTORS INS CO OF AMERICA	0.01%	74	14	\$3,295	\$3,344	\$0	\$2,689	\$2,718	81.28%
52	LOYAL AMERICAN LIFE INSURANCE CO	0.13%	33	62	\$31,875	\$16,535	\$0	\$1,249	\$1,294	7.83%
53	MARKEL INSURANCE COMPANY	3.30%	8	32,096	\$827,671	\$890,097	\$0	\$495,586	\$536,919	60.32%
54	MEDICO INSURANCE COMPANY	0.02%	60	40	\$4,723	\$4,920	\$0	\$216	\$20	0.41%
55	MEDICO LIFE INSURANCE COMPANY	0.02%	64	8	\$4,172	\$3,120	\$0	\$290	\$267	8.56%
56	MEGA LIFE AND HEALTH INS CO THE	0.14%	32	46	\$33,956	\$34,529	\$0	\$4,875	\$4,427	12.82%
57	METROPOLITAN LIFE INSURANCE COMPANY	0.02%	65	23	\$4,090	\$4,123	\$0	\$5	\$5	0.12%
58	MIDWEST NATIONAL LIFE INS CO OF TN	0.00%	105	2	\$56	\$53	\$0	\$0	\$0	0.00%
59	MONUMENTAL LIFE INSURANCE COMPANY	0.05%	46	259	\$13,530	\$13,659	\$0	\$45,576	\$57,943	424.21%
60	MONY LIFE INSURANCE COMPANY	0.00%	96	16	\$272	\$282	\$2	\$88	\$57	20.21%
61	MUTUAL OF OMAHA INSURANCE COMPANY	0.32%	21	594	\$79,701	\$81,880	\$0	\$21,490	\$13,557	16.56%
62	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	103	1	\$85	\$86	\$0	\$0	\$0	0.00%
63	NATIONAL STATES INSURANCE COMPANY	0.78%	14	301	\$194,684	\$200,410	\$0	\$84,779	\$76,810	38.33%
64	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.01%	69	8	\$3,516	\$3,524	\$0	\$0	\$0	0.00%
65	NEW YORK LIFE INSURANCE COMPANY	0.05%	48	47	\$13,041	\$12,682	\$0	\$2,850	\$4,210	33.20%
66	OHIO NATIONAL LIFE INS CO THE	0.00%	99	2	\$162	\$162	\$0	\$0	\$0	0.00%
67	OLD AMERICAN INSURANCE COMPANY	0.09%	38	335	\$23,136	\$23,599	\$0	\$7,942	\$8,890	37.67%
68	OLD SURETY LIFE INSURANCE COMPANY	0.02%	66	12	\$3,831	\$3,991	\$0	\$4,429	\$4,429	110.97%
69	PAUL REVERE LIFE INSURANCE CO	0.01%	77	36	\$2,492	\$2,651	\$0	\$2,413	\$2,699	101.81%
70	PENNSYLVANIA LIFE INSURANCE COMPANY	1.42%	13	325	\$355,385	\$356,264	\$0	\$76,288	\$42,393	11.90%



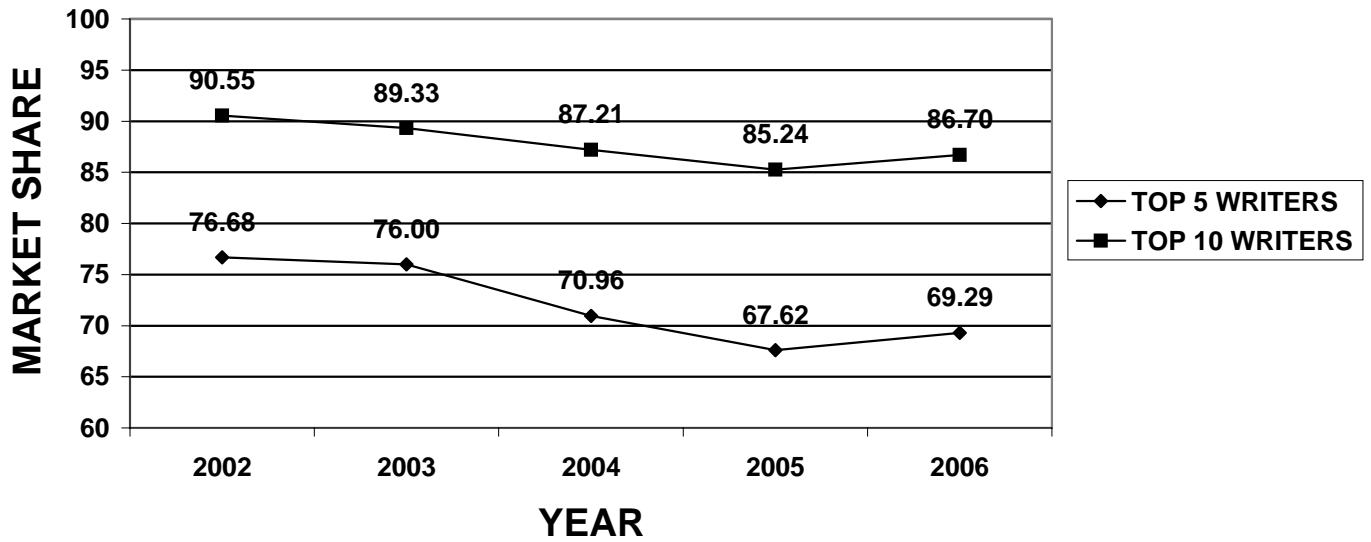
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	PEOPLES BENEFIT LIFE INSURANCE CO	0.22%	26	631	\$55,357	\$56,878	\$0	\$69,116	\$71,016	124.86%
72	PERICO LIFE INSURANCE COMPANY	0.02%	58	42	\$5,381	\$5,475	\$0	\$0	\$0	0.00%
73	PHYSICIANS MUTUAL INSURANCE COMPANY	12.56%	2	9,734	\$3,146,354	\$3,199,697	\$0	\$1,935,145	\$1,709,334	53.42%
74	PRIMERICA LIFE INSURANCE COMPANY	0.01%	67	8	\$3,599	\$3,599	\$0	\$0	\$1,017	28.26%
75	PROFESSIONAL INSURANCE COMPANY	0.14%	31	107	\$35,840	\$35,135	\$0	\$4,072	\$4,317	12.29%
76	PROVIDENT LIFE AND ACCIDENT INS CO	0.01%	82	32	\$1,564	\$1,670	\$0	\$309	\$266	15.93%
77	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.01%	71	73	\$3,467	\$3,603	\$0	\$227	\$215	5.97%
78	PYRAMID LIFE INSURANCE COMPANY	0.02%	63	46	\$4,332	\$4,399	\$0	\$2,745	\$2,675	60.81%
79	REASSURE AMERICA LIFE INSURANCE COMPANY	0.09%	40	82	\$22,080	\$22,603	\$0	\$17,913	\$13,791	61.01%
80	RELIABLE LIFE INSURANCE COMPANY	0.11%	35	509	\$27,949	\$27,949	\$0	\$6,450	\$6,450	23.08%
81	RESERVE NATIONAL INSURANCE COMPANY	5.70%	6	2,232	\$1,428,884	\$1,479,666	\$0	\$888,305	\$865,310	58.48%
82	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	109	1	\$28	\$0	\$0	\$0	\$0	N/A
83	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	104	2	\$70	\$74	\$0	\$0	\$0	0.00%
84	SHELTER LIFE INSURANCE COMPANY	0.01%	81	7	\$1,716	\$2,064	\$0	\$450	-\$1,142	-55.33%
85	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	95	75	\$280	\$280	\$0	\$331	\$296	105.71%
86	SONS OF NORWAY	0.00%	108	1	\$37	\$38	\$0	\$0	\$0	0.00%
87	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.07%	43	383	\$18,501	\$24,388	\$0	\$10,399	\$16,422	67.34%
88	STATE FARM MUTUAL AUTOMOBILE INS CO	9.40%	5	16,721	\$2,356,490	\$2,319,792	\$0	\$1,579,619	\$1,602,584	69.08%
89	STERLING INVESTORS LIFE INS CO	0.23%	24	64	\$57,720	\$53,274	\$0	\$0	\$0	0.00%
90	STONEBRIDGE LIFE INSURANCE COMPANY	0.47%	18	926	\$117,476	\$144,868	\$0	\$11,208	\$38,083	26.29%
91	THRIVENT FINANCIAL FOR LUTHERANS	0.05%	45	157	\$13,751	\$14,240	\$3,596	\$650	\$650	4.56%
92	TIME INSURANCE COMPANY	0.01%	85	13	\$1,353	\$1,353	\$0	\$360	\$360	26.61%
93	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	88	6	\$573	\$596	\$0	\$0	\$0	0.00%
94	TRANSAMERICA LIFE INSURANCE COMPANY	0.01%	83	4	\$1,465	\$1,527	\$0	\$487	\$389	25.47%
95	TRUSTMARK INSURANCE COMPANY	0.08%	41	35	\$20,934	\$21,293	\$0	\$1,410	\$1,480	6.95%
96	UNION BANKERS INSURANCE COMPANY	0.03%	51	22	\$8,424	\$8,613	\$0	\$7,211	\$6,878	79.86%
97	UNION FIDELITY LIFE INSURANCE CO	0.06%	44	62	\$15,480	\$15,678	\$0	\$26,259	\$21,520	137.26%
98	UNITED AMERICAN INSURANCE COMPANY	0.11%	36	70	\$27,878	\$30,261	\$0	\$17,756	\$22,837	75.47%
99	UNITED INSURANCE COMPANY OF AMERICA	0.17%	30	274	\$42,878	\$43,255	\$0	\$7,562	\$8,998	20.80%
100	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.10%	37	26	\$25,601	\$25,429	\$0	\$3,573	\$3,569	14.04%
101	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.19%	29	38	\$48,220	\$62,351	\$0	\$17,720	\$26,113	41.88%
102	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	70	12	\$3,490	\$3,451	\$0	\$40	\$37	1.07%
103	USAA LIFE INSURANCE COMPANY	0.02%	61	13	\$4,556	\$4,636	\$0	\$0	\$0	0.00%
104	USABLE LIFE	0.60%	16	203	\$150,213	\$150,213	\$0	\$24,959	\$0	0.00%
105	VETERANS LIFE INS CO	0.02%	59	83	\$4,938	\$5,034	\$0	\$1,070	\$828	16.45%
106	WASHINGTON NATIONAL INSURANCE CO	0.25%	22	272	\$61,815	\$64,850	\$0	\$24,985	\$24,451	37.70%
107	WESTERN AND SOUTHERN LIFE INS CO	0.12%	34	26	\$28,959	\$28,969	\$0	\$0	\$0	0.00%
108	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.07%	42	60	\$18,765	\$20,596	\$2,613	\$6,090	\$6,317	30.67%
109	WORLD INSURANCE COMPANY	0.01%	73	29	\$3,333	\$3,359	\$0	\$1,100	\$1,112	33.11%
TOTAL		100.00%		168,024	\$25,059,968	\$25,442,835	\$7,650	\$11,948,879	\$10,858,615	42.68%

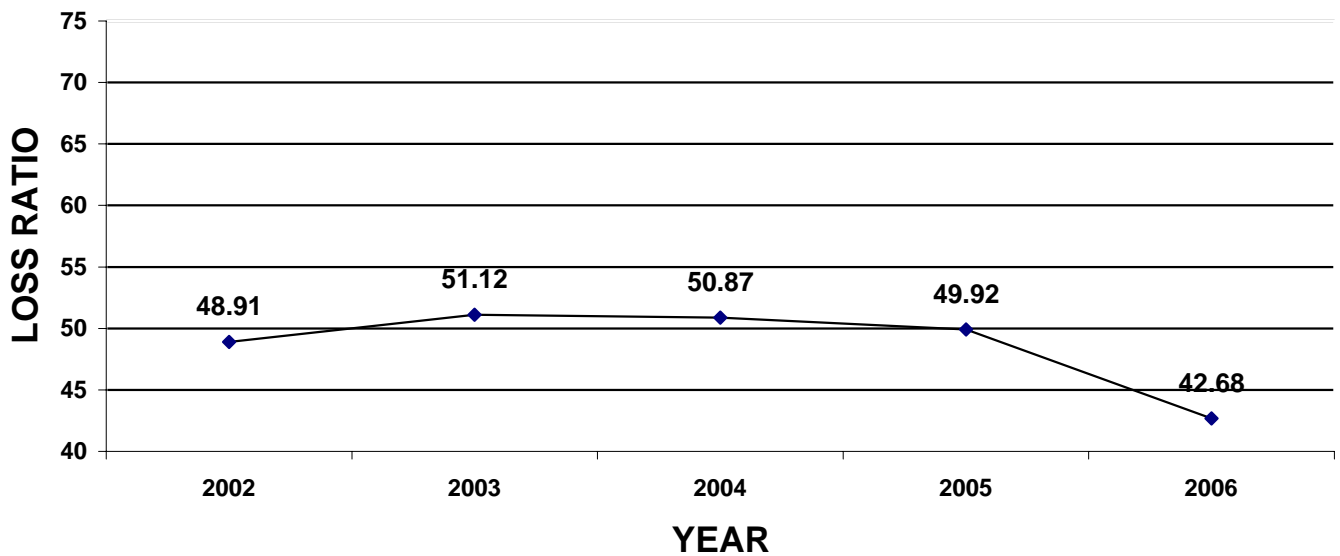


## MISSOURI INDIVIDUAL LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





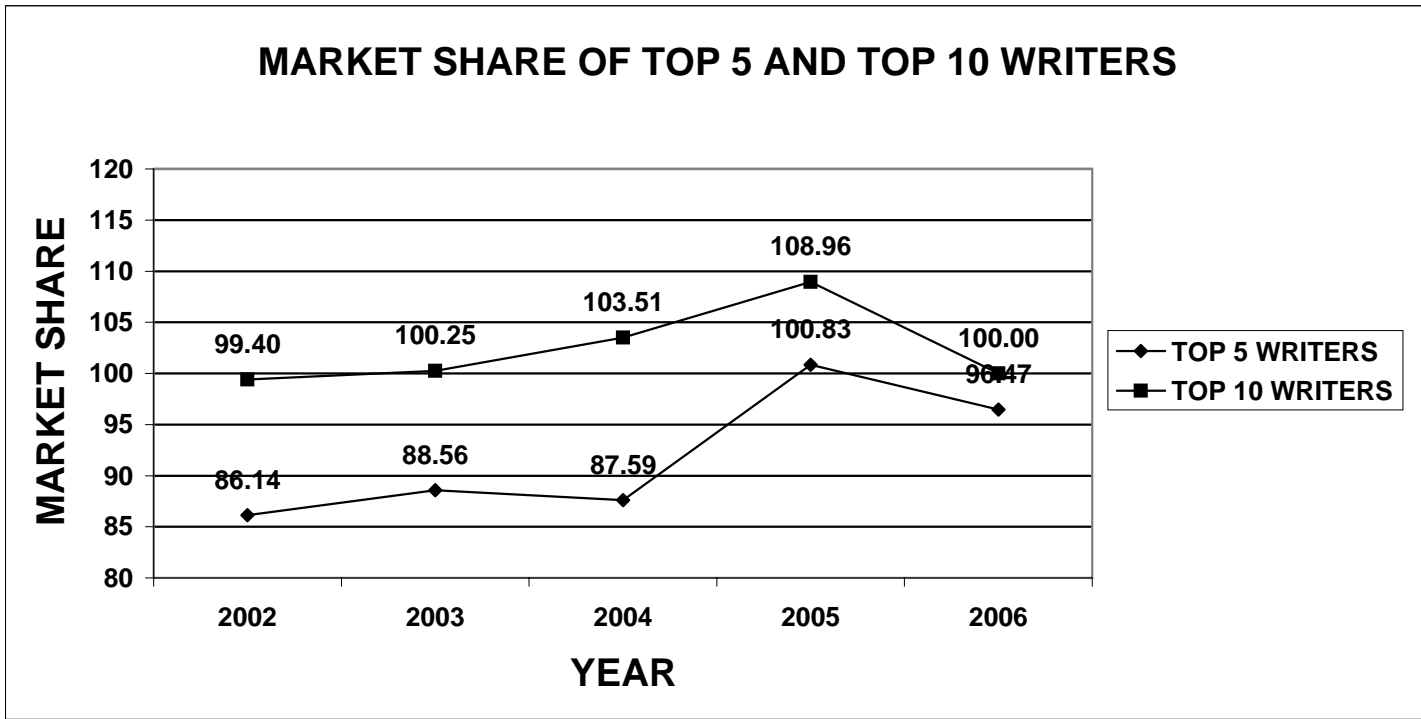
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPANY	6.56%	5	980	\$90,673	\$14,858	\$0	\$514	\$615	4.14%
2	AMERICAN HERITAGE LIFE INSURANCE CO	31.74%	2	2,585	\$438,637	\$533,728	\$0	\$276,525	\$586,203	109.83%
3	AMERICAN NATIONAL INSURANCE COMPANY	34.05%	1	3,699	\$470,553	\$576,447	\$0	\$206,137	\$133,388	23.14%
4	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	8	0	\$0	\$1,528	\$0	\$510	-\$5,558	-363.74%
5	BANKERS LIFE INSURANCE COMPANY	0.00%	8	8	\$0	\$913	\$0	\$871	\$803	87.95%
6	CENTRAL STATES HEALTH & LIFE COMPANY	-1.90%	8	619	-\$26,189	\$99,811	\$0	\$154,906	-\$70,950	-71.08%
7	CHEROKEE NATIONAL LIFE INSURANCE CO	7.83%	4	735	\$108,264	\$121,707	\$0	\$87,456	\$82,248	67.58%
8	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	8	0	\$0	\$74	\$0	\$5,792	\$5,459	7377.03%
9	LINCOLN BENEFIT LIFE COMPANY	0.00%	8	147	-\$56	\$5,434	\$0	\$13,333	-\$4,635	-85.30%
10	OLD REPUBLIC LIFE INSURANCE COMPANY	-0.35%	8	3	-\$4,795	\$1,314	\$0	\$0	\$0	0.00%
11	PROTECTIVE LIFE INSURANCE COMPANY	3.07%	6	2,610	\$42,373	\$522,548	\$0	\$383,445	\$531,856	101.78%
12	SHELTER LIFE INSURANCE COMPANY	2.71%	7	190	\$37,390	\$44,696	\$0	\$29,241	\$56,710	126.88%
13	STATE FARM MUTUAL AUTOMOBILE INS CO	16.29%	3	1,202	\$225,065	\$147,325	\$0	\$82,618	\$71,939	48.83%
TOTAL		100.00%		12,778	\$1,381,915	\$2,070,383	\$0	\$1,241,348	\$1,388,078	67.04%

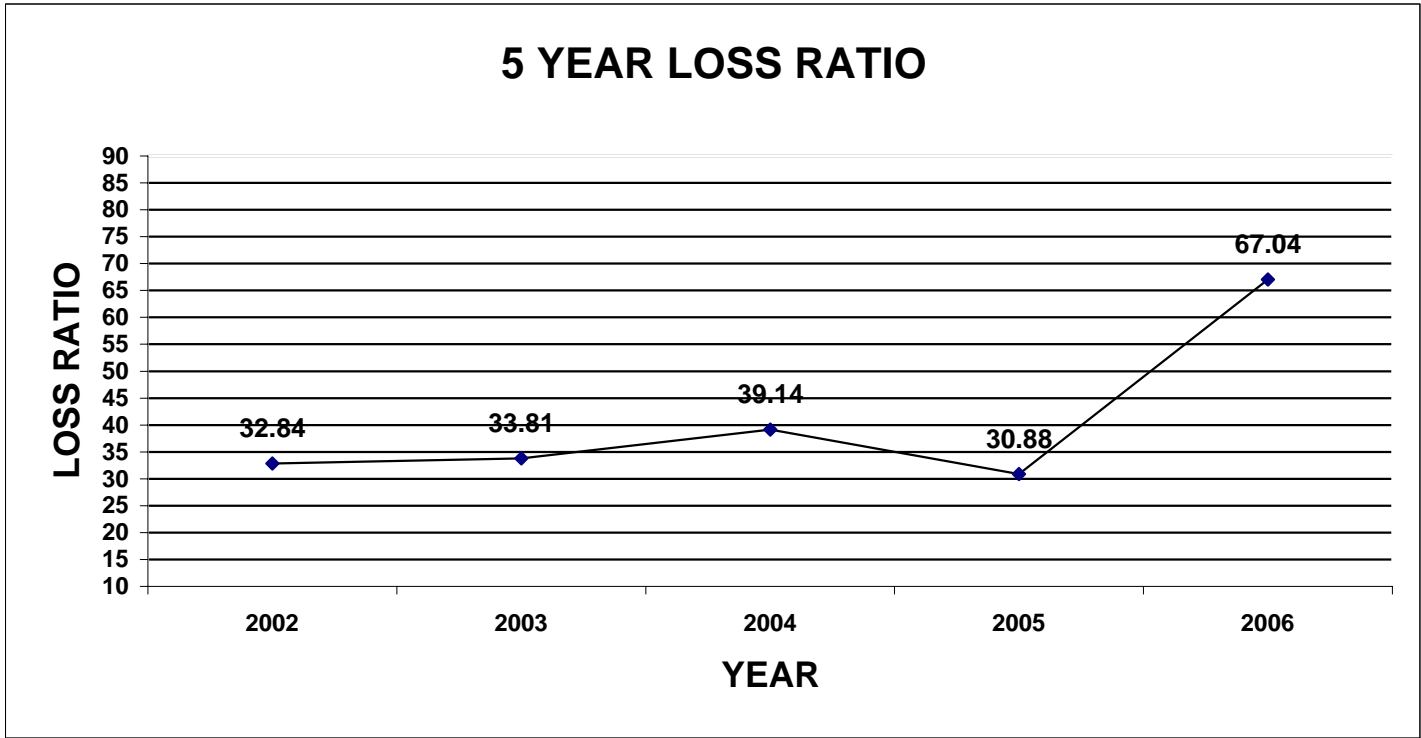


# MISSOURI INDIVIDUAL SHORT TERM CREDIT DISABILITY INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





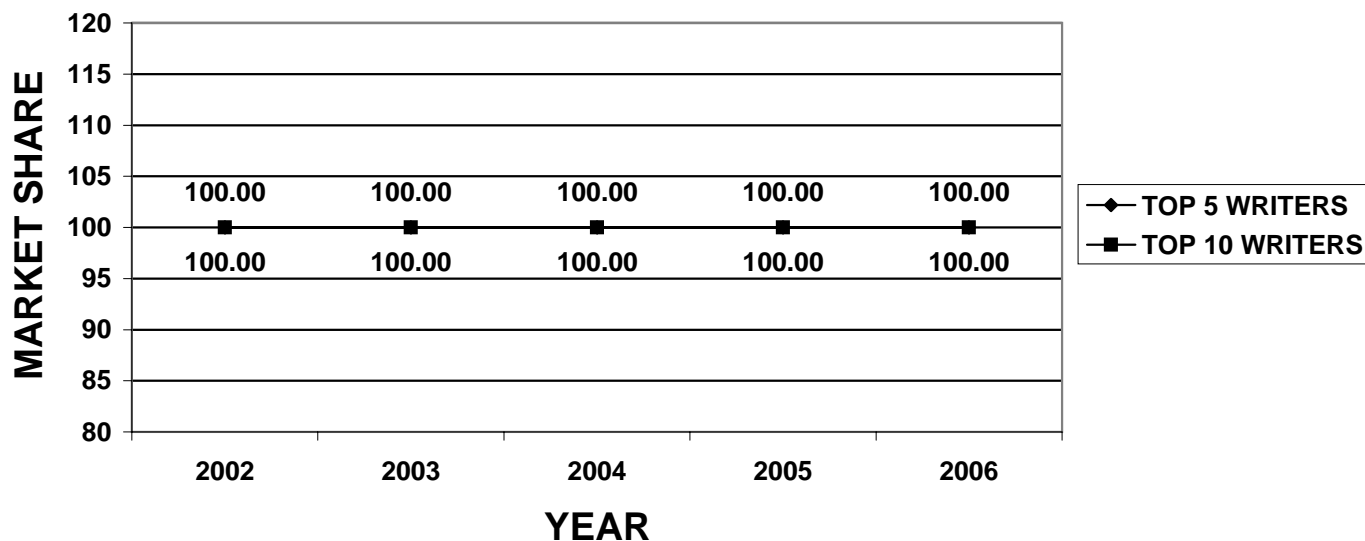
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS COMPANY OF FLORIDA	100.00%	1	1	\$15	\$15	\$0	\$0	\$60	400.00%
	TOTAL	100.00%		1	\$15	\$15	\$0	\$0	\$60	400.00%

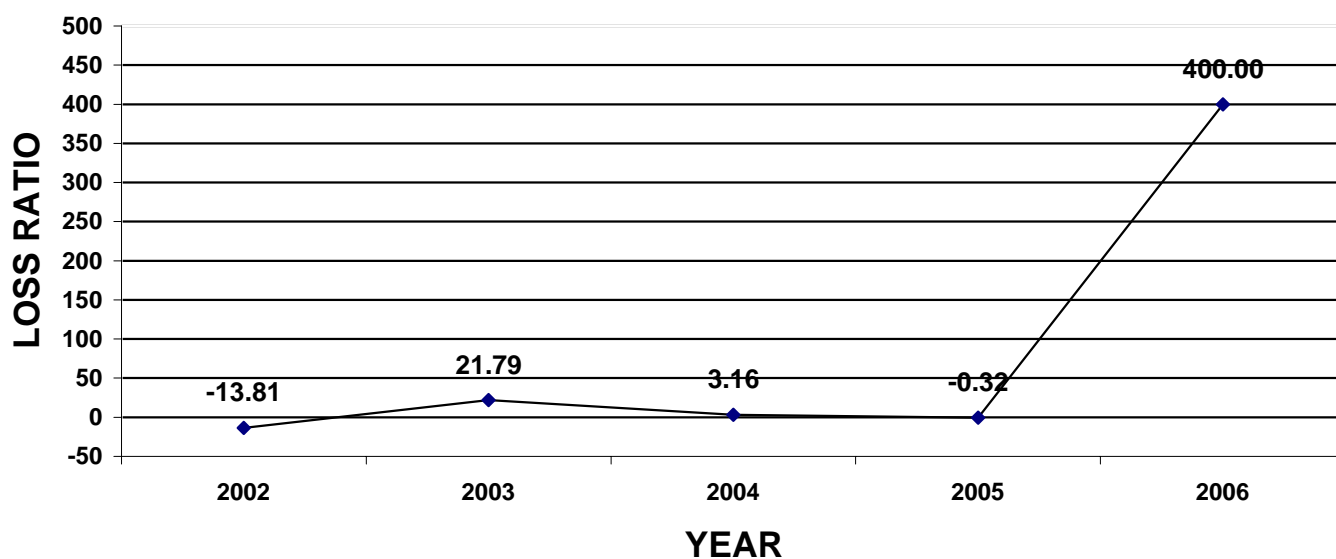


# MISSOURI INDIVIDUAL LONG TERM CREDIT DISABILITY INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	2.44%	10	4,440	\$7,976,468	\$8,092,749	\$0	\$6,125,605	\$6,591,747	81.45%
2	ANTHEM INSURANCE COMPANIES INC	9.53%	2	32,759	\$31,132,168	\$30,372,168	\$0	\$24,327,130	\$26,705,009	87.93%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	4.20%	8	15,502	\$13,728,468	\$13,728,468	\$0	\$10,374,028	\$11,073,138	80.66%
4	FIRST HEALTH LIFE & HEALTH INSURANCE CO	8.39%	5	19,201	\$27,407,319	\$27,703,689	\$0	\$22,752,228	\$26,103,158	94.22%
5	HUMANA INSURANCE COMPANY	35.04%	1	117,102	\$114,478,225	\$101,004,979	\$0	\$82,625,344	\$86,424,463	85.56%
6	MARQUETTE NATIONAL LIFE INS CO	0.15%	15	287	\$487,298	\$446,407	\$0	\$313,511	\$321,112	71.93%
7	MEDCO CONTAINMENT LIFE INSURANCE CO	0.63%	13	1,900	\$2,062,941	\$2,062,941	\$0	\$1,827,451	\$1,942,680	94.17%
8	PACIFICARE LIFE AND HEALTH INSURANCE CO	9.36%	3	25,748	\$30,588,007	\$31,713,946	\$0	\$14,761,436	\$27,457,763	86.58%
9	PENNSYLVANIA LIFE INSURANCE COMPANY	7.64%	6	18,754	\$24,962,898	\$28,541,800	\$0	\$16,708,108	\$18,904,794	66.24%
10	PREMIER HEALTH INSURANCE COMPANY INC	0.99%	12	448	\$3,246,368	\$3,246,368	\$0	\$3,112,495	\$3,423,517	105.46%
11	SILVERSCRIPT INSURANCE COMPANY	7.42%	7	18,489	\$24,231,191	\$24,231,191	\$0	\$19,258,427	\$17,853,098	73.68%
12	STERLING LIFE INSURANCE COMPANY	0.27%	14	424	\$894,375	\$892,911	\$0	\$690,166	\$734,676	82.28%
13	UNICARE LIFE & HEALTH INSURANCE COMPANY	3.45%	9	10,885	\$11,271,704	\$11,152,565	\$0	\$7,838,173	\$9,022,255	80.90%
14	UNITED AMERICAN INSURANCE COMPANY	1.27%	11	3,323	\$4,134,547	\$4,186,128	\$0	\$3,324,138	\$3,069,111	73.32%
15	WELL CARE PRESCRIPTION INSURANCE INC	9.22%	4	25,972	\$30,118,253	\$29,997,246	\$0	\$19,520,985	\$24,328,774	81.10%
TOTAL		100.00%		295,234	\$326,720,230	\$317,373,556	\$0	\$233,559,225	\$263,955,295	83.17%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICARE ADVANTAGE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	0.00%	5	3,292	\$0	\$0	\$0	\$0	\$0	N/A
2	HEALTHY ALLIANCE LIFE INSURANCE CO	1.11%	3	242	\$1,430,722	\$1,430,722	\$0	\$690,155	\$1,256,239	87.80%
3	HUMANA INSURANCE COMPANY	89.33%	1	18,189	\$115,191,717	\$112,333,420	\$0	\$83,139,673	\$97,198,094	86.53%
4	PACIFICARE LIFE AND HEALTH INSURANCE CO	8.83%	2	1,577	\$11,388,422	\$11,972,109	\$0	\$11,183,012	\$11,183,012	93.41%
5	STERLING LIFE INSURANCE COMPANY	0.73%	4	264	\$943,571	\$923,665	\$0	\$581,263	\$359,767	38.95%
TOTAL		100.00%		23,564	\$128,954,432	\$126,659,916	\$0	\$95,594,103	\$109,997,112	86.84%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.02%	148	574	\$252,890	\$242,466	\$0	\$99,254	\$98,625	40.68%
2	ACACIA LIFE INSURANCE CO	0.00%	305	4	\$410	\$410	\$30	\$78	\$78	19.02%
3	AETNA LIFE INSURANCE COMPANY	0.53%	35	4,530	\$8,068,135	\$8,182,861	\$0	\$6,137,248	\$6,603,511	80.70%
4	AIG LIFE INSURANCE COMPANY	0.03%	123	306	\$485,570	\$478,569	\$0	\$193,113	\$273,914	57.24%
5	AIG PREMIER INSURANCE COMPANY	0.00%	303	3	\$471	\$419	\$0	\$277	\$422	100.72%
6	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.32%	50	3,295	\$4,853,358	\$4,862,097	\$0	\$422,781	\$468,982	9.65%
7	ALLSTATE LIFE INSURANCE COMPANY	0.00%	251	7	\$4,893	\$4,992	\$0	\$0	-\$2,317	-46.41%
8	ALLSTATE LIFE INS CO OF NEW YORK	0.00%	307	0	\$365	\$373	\$0	\$0	\$0	0.00%
9	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	329	0	\$0	\$0	\$0	\$0	\$53,859	N/A
10	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	325	2	\$26	\$30	\$0	\$0	\$60	200.00%
11	AMERICAN BANKERS LIFE ASSUR OF FL	0.01%	186	14,243	\$88,130	\$90,965	\$0	\$1,860	\$5,305	5.83%
12	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	214	24	\$24,940	\$24,659	\$0	\$21,728	\$21,673	87.89%
13	AMERICAN CASUALTY CO OF READING PA	0.00%	326	0	\$19	\$19	\$0	\$0	\$0	0.00%
14	AMERICAN COMMUNITY MUTUAL INS CO	0.00%	212	15,642	\$29,989	\$30,120	\$0	\$54,397	\$60,693	201.50%
15	AMERICAN FAMILY LIFE ASSUR CO OF COL	4.46%	4	398,813	\$68,021,247	\$68,694,418	\$0	\$29,692,444	\$31,191,282	45.41%
16	AMERICAN FAMILY MUTUAL INS CO	2.10%	8	13,755	\$32,016,915	\$30,750,688	\$0	\$22,864,736	\$22,888,165	74.43%
17	AMERICAN FEDERATED LIFE INS COMPANY	0.01%	184	980	\$90,673	\$14,858	\$0	\$514	\$615	4.14%
18	AMERICAN FIDELITY ASSURANCE CO	0.18%	64	6,834	\$2,766,015	\$2,793,197	\$0	\$1,256,559	\$1,600,634	57.30%
19	AMERICAN GENERAL LIFE & ACCIDENT INS	0.10%	83	11,231	\$1,536,228	\$1,604,237	\$0	\$731,381	\$765,187	47.70%
20	AMERICAN GENERAL LIFE INSURANCE CO	0.04%	112	1,280	\$572,814	\$576,863	\$0	\$332,573	\$343,805	59.60%
21	AMERICAN HARDWARE MUTUAL INS CO	0.00%	267	2	\$2,727	\$2,727	\$0	\$7,419	\$7,525	275.94%
22	AMERICAN HEALTH AND LIFE INS CO	0.00%	294	18	\$969	\$990	\$0	\$2,110	\$1,608	162.42%
23	AMERICAN HERITAGE LIFE INSURANCE CO	0.31%	53	19,078	\$4,731,727	\$4,849,783	\$0	\$3,342,451	\$3,737,069	77.06%
24	AMERICAN HOME ASSURANCE COMPANY	0.00%	234	38	\$12,637	\$9,226	\$0	\$0	\$269	2.92%
25	AMERICAN HOME LIFE INSURANCE CO	0.00%	283	29	\$1,332	\$945	\$0	\$0	\$0	0.00%
26	AMERICAN INCOME LIFE INSURANCE CO	0.08%	91	16,628	\$1,288,032	\$1,292,248	\$0	\$464,399	\$439,698	34.03%
27	AMERICAN INSURANCE CO OF TEXAS	0.00%	201	233	\$52,971	\$52,971	\$0	\$28,377	\$28,377	53.57%
28	AMERICAN INTERNATIONAL LIFE ASSUR OF	0.00%	328	0	\$6	\$6	\$0	\$0	\$0	0.00%
29	AMERICAN LIFE & HEALTH INSURANCE CO	0.00%	300	59	\$525	\$525	\$0	\$0	\$0	0.00%
30	AMERICAN MEDICAL SECURITY LIFE INS CO	0.00%	218	1	\$21,831	\$21,841	\$0	\$37,757	\$38,328	175.49%
31	AMERICAN NATIONAL INSURANCE CO	0.06%	102	5,686	\$963,035	\$1,066,954	\$0	\$657,434	\$460,622	43.17%
32	AMERICAN NATIONAL LIFE INS CO OF TEXA	0.02%	137	47	\$338,175	\$341,096	\$0	\$234,386	\$217,270	63.70%
33	AMERICAN NETWORK INSURANCE CO	0.00%	228	19	\$14,803	\$14,882	\$0	\$4,796	\$4,947	33.24%
34	AMERICAN PIONEER LIFE INSURANCE CO	0.52%	37	3,533	\$7,928,352	\$8,027,619	\$0	\$6,915,492	\$7,022,423	87.48%
35	AMERICAN PROGRESSIVE LIFE & HEALTH IN	0.00%	232	15	\$13,780	\$13,840	\$0	\$13,002	\$12,290	88.80%
36	AMERICAN PUBLIC LIFE INSURANCE CO	0.02%	144	290	\$275,054	\$272,674	\$0	\$91,794	\$109,920	40.31%
37	AMERICAN RELIABLE INSURANCE CO	0.00%	329	0	\$0	\$1,528	\$0	\$510	-\$5,558	-363.74%
38	AMERICAN REPUBLIC INSURANCE CO	0.61%	33	4,521	\$9,293,530	\$9,339,596	\$0	\$7,110,264	\$7,339,279	78.58%
39	AMERICAN SENTINEL INSURANCE CO	0.00%	278	2	\$1,772	\$1,709	\$0	\$0	\$134	7.84%
40	AMERICAN STATES INSURANCE COMPANY	0.00%	190	88	\$74,188	\$62,477	\$0	\$103,070	\$46,870	75.02%
41	AMERICAN UNDERWRITERS LIFE INS CO	0.00%	262	2	\$3,144	\$6,053	\$0	\$0	\$0	0.00%
42	AMERICAN UNITED LIFE INSURANCE CO	0.00%	215	27	\$23,672	\$24,769	\$0	\$78,032	\$53,095	214.36%
43	AMERICO FINANCIAL LIFE AND ANNUITY INS	0.00%	269	26	\$2,682	\$2,741	\$0	\$0	\$0	0.00%
44	AMERITAS LIFE INSURANCE CORP	0.00%	256	4	\$3,884	\$3,906	\$0	\$0	\$0	0.00%
45	AMERUS LIFE INSURANCE COMPANY	0.00%	233	38	\$13,641	\$14,571	\$0	\$9,881	\$7,313	50.19%
46	AMEX ASSURANCE COMPANY	0.00%	316	1	\$63	\$58	\$0	\$0	\$0	0.00%
47	ANTHEM INSURANCE COMPANIES INC	2.04%	9	32,759	\$31,132,168	\$30,372,168	\$0	\$24,327,130	\$26,705,009	87.93%
48	ANTHEM LIFE INSURANCE COMPANY	0.00%	312	1	\$186	\$186	\$0	\$0	\$0	0.00%
49	ARCH INSURANCE COMPANY	0.03%	128	514	\$432,140	\$462,363	\$0	\$325,639	\$234,203	50.65%
50	ASSURED LIFE ASSOCIATION	0.00%	327	0	\$11	\$11	\$0	\$0	\$0	0.00%
51	ASSURITY LIFE INSURANCE COMPANY	0.07%	98	1,755	\$1,005,801	\$1,004,166	\$0	\$494,200	\$486,561	48.45%
52	ATLANTA LIFE INSURANCE COMPANY	0.00%	248	175	\$5,471	\$5,609	\$0	\$2,712	\$2,986	53.24%
53	AUTO CLUB LIFE INS CO	0.00%	224	293	\$16,388	\$17,283	\$0	\$5,470	\$5,262	30.45%
54	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	160	212	\$172,862	\$165,992	\$0	\$68,441	\$98,984	59.63%
55	AVIVA LIFE INSURANCE COMPANY	0.00%	301	1	\$511	\$507	\$0	\$0	\$0	0.00%
56	AXA EQUITABLE LIFE INSURANCE CO	0.06%	108	571	\$839,060	\$839,818	\$0	\$1,376,477	\$1,358,688	161.78%
57	BALTIMORE LIFE INS CO THE	0.00%	322	7	\$35	\$35	\$0	\$0	\$0	0.00%
58	BANKERS FIDELITY LIFE INSURANCE CO	0.03%	131	528	\$422,895	\$412,162	\$0	\$245,220	\$239,245	58.05%
59	BANKERS LIFE AND CASUALTY COMPANY	2.38%	6	27,243	\$36,316,380	\$37,464,209	\$1,292	\$22,670,702	\$27,034,762	72.16%
60	BANKERS LIFE INSURANCE COMPANY	0.00%	329	8	\$0	\$913	\$0	\$871	\$803	87.95%
61	BERKSHIRE LIFE INS CO OF AMERICA	0.12%	78	1,139	\$1,756,527	\$1,675,547	\$0	\$60,372	\$432,354	25.80%
62	BLUE CROSS & BLUE SHIELD OF KC	7.30%	3	99,637	\$111,291,697	\$111,291,697	\$0	\$88,784,658	\$89,591,685	80.50%
63	BOSTON MUTUAL LIFE INSURANCE CO	0.00%	277	2	\$1,800	\$1,764	\$0	\$0	\$0	0.00%
64	BROKERS NATIONAL LIFE ASSURANCE CO	0.01%	180	171	\$94,100	\$96,881	\$0	\$34,930	\$33,967	35.06%
65	CANADA LIFE ASSURANCE COMPANY	0.00%	220	14	\$18,236	\$18,509	\$0	\$11,838	\$11,838	63.96%
66	CATHOLIC KNIGHTS	0.00%	272	19	\$2,439	\$2,290	\$0	\$1,108	\$1,042	45.50%
67	CATHOLIC ORDER OF FORESTERS	0.00%	223	95	\$16,424	\$11,941	\$0	\$0	\$0	0.00%
68	CELTIC INSURANCE COMPANY	0.12%	77	748	\$1,821,049	\$1,655,396	\$0	\$1,779,362	\$1,919,933	115.98%
69	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	293	1	\$977	\$977	\$0	\$14,414	\$14,414	1475.33%
70	CENTRAL RESERVE LIFE INSURANCE CO	0.03%	126	386	\$445,834	\$444,950	\$0	\$294,672	\$303,827	68.28%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	231	28	\$13,904	\$13,853	\$0	\$9,247	\$8,516	61.47%
72	CENTRAL STATES HEALTH & LIFE CO	0.06%	104	1,007	\$938,234	\$1,070,279	\$0	\$830,532	\$547,438	51.15%
73	CENTRAL STATES INDEM CO OF OMAHA	0.00%	200	333	\$53,114	\$53,156	\$0	\$987	\$7,994	15.04%
74	CENTRAL UNITED LIFE INSURANCE CO	0.17%	65	4,605	\$2,665,416	\$2,652,117	\$0	\$2,029,486	\$2,019,351	76.14%
75	CENTRE LIFE INSURANCE COMPANY	0.02%	143	256	\$275,542	\$282,878	\$0	\$58,920	\$448,833	158.67%
76	CHEROKEE NATIONAL LIFE INSURANCE CO	0.01%	173	735	\$108,264	\$121,707	\$0	\$87,456	\$82,248	67.58%
77	CHESAPEAKE LIFE INSURANCE COMPANY	0.01%	158	108	\$180,948	\$173,725	\$0	\$34,755	\$15,669	9.02%
78	CHRISTIAN FIDELITY LIFE INSURANCE CO	1.18%	18	9,091	\$17,941,682	\$18,066,384	\$0	\$14,450,021	\$14,418,680	79.81%
79	CICA LIFE INSURANCE CO OF AMERICA	0.00%	245	11	\$6,491	\$0	\$0	\$3	\$0	N/A
80	CINCINNATI INS CO THE	0.00%	318	1	\$45	\$45	\$0	\$0	\$0	0.00%
81	CINCINNATI LIFE INSURANCE COMPANY	0.00%	199	73	\$61,273	\$62,302	\$0	\$4,270	\$40,485	64.98%
82	CITIZENS SECURITY LIFE INS CO	0.00%	304	8	\$460	\$459	\$0	\$0	\$0	0.00%
83	CLARENDON NATIONAL INSURANCE CO	0.00%	329	0	\$0	\$0	\$0	\$98,094	-\$16,195	N/A
84	COLONIAL LIFE & ACCIDENT INS CO	0.62%	32	28,853	\$9,483,731	\$9,524,979	\$0	\$3,391,917	\$3,803,166	39.93%
85	COLONIAL PENN LIFE INSURANCE CO	0.03%	130	234	\$427,590	\$442,393	\$0	\$377,481	\$338,221	76.45%
86	COLORADO BANKERS LIFE INS CO	0.00%	276	6	\$1,801	\$1,799	\$0	\$0	\$0	0.00%
87	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	229	105	\$14,656	\$15,187	\$0	\$8,673	\$8,151	53.67%
88	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	329	0	\$0	-\$37	\$0	\$0	\$0	0.00%
89	COLUMBUS LIFE INSURANCE COMPANY	0.00%	297	6	\$830	\$770	\$0	\$10,642	\$8,606	1117.66%
90	COMBINED INSURANCE CO OF AMERICA	1.21%	17	101,856	\$18,424,075	\$18,349,818	-\$910	\$8,150,974	\$5,900,862	32.16%
91	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	329	103	\$0	\$391	\$0	\$0	-\$4	-1.02%
92	COMMERCIAL TRAVELERS MUTUAL INS CO	0.00%	227	622	\$14,841	\$15,427	\$0	\$1,791	\$920	5.96%
93	COMMONWEALTH ANNUITY AND LIFE INS CO	0.02%	138	1	\$327,061	\$327,061	\$0	\$304,927	\$302,606	92.52%
94	COMMUNITY HEALTH PLAN INSURANCE CO	0.05%	109	569	\$757,880	\$757,880	\$0	\$459,000	\$667,000	88.01%
95	CONNECTICUT GENERAL LIFE INS CO	0.02%	145	215	\$261,671	\$290,207	\$0	\$373,030	\$328,308	113.13%
96	CONSECO HEALTH INSURANCE COMPANY	1.09%	20	21,914	\$16,689,804	\$17,586,254	\$0	\$11,707,567	\$11,483,850	65.30%
97	CONSECO INSURANCE COMPANY	0.08%	93	1,261	\$1,204,464	\$1,151,682	\$0	\$876,730	\$991,156	86.06%
98	CONSECO LIFE INSURANCE CO	0.00%	222	44	\$17,370	\$22,238	\$0	\$13,550	\$13,178	59.26%
99	CONSECO SENIOR HEALTH INSURANCE CO	0.46%	40	5,613	\$7,053,588	\$8,076,034	\$0	\$8,948,095	\$8,666,805	107.32%
100	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	197	46	\$66,325	\$67,644	\$0	\$49,321	\$49,259	72.82%
101	CONTINENTAL ASSURANCE COMPANY	0.00%	198	1	\$61,944	\$61,944	\$0	\$15	\$22	0.04%
102	CONTINENTAL CASUALTY COMPANY	0.51%	38	6,584	\$7,746,107	\$706,000	\$0	\$3,568,641	\$4,905,843	694.88%
103	CONTINENTAL GENERAL INSURANCE CO	0.51%	39	4,637	\$7,698,847	\$7,768,862	\$0	\$6,251,783	\$6,471,320	83.30%
104	CONTINENTAL LIFE INS CO OF BRENTWOOD	1.17%	19	12,334	\$17,902,991	\$17,839,712	\$0	\$12,872,647	\$13,157,049	73.75%
105	COUNTRY LIFE INSURANCE COMPANY	0.04%	117	470	\$536,860	\$547,013	\$0	\$344,173	\$408,410	74.66%
106	COVENTRY HEALTH AND LIFE INS CO	1.34%	16	19,586	\$20,449,591	\$20,449,591	\$0	\$14,271,268	\$15,000,341	73.35%
107	COX HEALTH SYSTEMS INSURANCE CO	0.36%	48	3,447	\$5,443,935	\$5,443,935	\$0	\$4,253,818	\$4,372,280	80.31%
108	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	285	70	\$1,198	\$1,184	\$0	\$842	\$1,002	84.63%
109	CROWN LIFE INSURANCE COMPANY	0.01%	177	88	\$100,926	\$100,926	\$0	\$237,397	\$237,397	235.22%
110	CUNA MUTUAL LIFE INSURANCE COMPANY	0.03%	124	461	\$463,597	\$429,687	\$0	\$3,470	\$65,532	15.25%
111	DELOS INSURANCE COMPANY	0.21%	57	57,839	\$3,231,492	\$2,668,644	\$0	\$1,748,239	\$1,923,507	72.08%
112	EMC NATIONAL LIFE COMPANY	0.08%	94	2,437	\$1,190,222	\$1,193,277	\$0	\$1,140,488	\$1,172,669	98.27%
113	EQUITABLE LIFE & CASUALTY INS CO	0.98%	23	8,904	\$14,883,460	\$14,968,535	\$0	\$8,710,768	\$8,705,111	58.16%
114	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	194	0	\$68,102	\$68,102	\$0	\$94,591	\$102,827	150.99%
115	FAMILY BENEFIT LIFE INSURANCE CO	0.00%	252	301	\$4,790	\$4,790	\$0	\$0	\$0	0.00%
116	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.07%	95	3,463	\$1,114,007	\$1,108,044	\$0	\$236,383	\$245,128	22.12%
117	FAMILY LIFE INSURANCE COMPANY	0.00%	302	1	\$490	\$490	\$0	\$0	\$0	0.00%
118	FARM BUREAU LIFE INS CO OF MISSOURI	0.00%	208	92	\$33,796	\$34,403	\$0	\$36,228	\$20,877	60.68%
119	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	306	25	\$375	\$375	\$0	\$0	\$0	0.00%
120	FARMERS NEW WORLD LIFE INS CO	0.03%	132	1,152	\$400,741	\$400,835	\$0	\$161,807	\$300,814	75.05%
121	FEDERAL INSURANCE COMPANY	0.00%	258	49	\$3,649	\$2,219	\$0	\$0	\$578	26.05%
122	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	261	147	\$3,147	\$2,809	\$0	\$0	\$0	0.00%
123	FEDERATED LIFE INSURANCE COMPANY	0.04%	114	521	\$561,894	\$554,607	\$0	\$116,019	-\$147,457	-26.59%
124	FIDELITY SECURITY LIFE INSURANCE CO	0.00%	286	4	\$1,142	\$1,139	\$0	\$0	\$0	0.00%
125	FIREMANS FUND INSURANCE COMPANY	0.00%	329	0	\$0	\$0	\$0	\$0	-\$137,564	N/A
126	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	244	1	\$6,526	\$6,614	\$0	\$40,924	\$40,760	616.27%
127	FIRST HEALTH LIFE & HEALTH INS CO	1.80%	12	19,201	\$27,407,319	\$27,703,689	\$0	\$22,752,228	\$26,103,158	94.22%
128	FREEDOM LIFE INSURANCE CO OF AMERICA	0.01%	155	427	\$207,360	\$206,947	\$0	\$399,395	\$378,508	182.90%
129	GENERAL AMERICAN LIFE INSURANCE CO	0.07%	99	239	\$1,005,428	\$1,012,187	\$25	\$1,098,990	\$1,125,184	111.16%
130	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	329	0	\$0	\$74	\$0	\$5,792	\$5,459	7377.03%
131	GENWORTH LIFE AND ANNUITY INS CO	0.42%	41	3,425	\$6,459,673	\$6,606,197	\$0	\$5,948,513	\$6,241,401	94.48%
132	GENWORTH LIFE INSURANCE COMPANY	2.11%	7	22,313	\$32,171,109	\$31,693,228	\$0	\$16,580,917	\$19,646,935	61.99%
133	GERBER LIFE INSURANCE COMPANY	0.01%	161	2,093	\$170,755	\$186,414	\$0	\$9,704	\$7,807	4.19%
134	GLOBE LIFE AND ACCIDENT INS CO	0.09%	90	4,357	\$1,317,649	\$1,310,245	\$0	\$1,231,044	\$1,234,427	94.21%
135	GOLDEN RULE INSURANCE COMPANY	0.21%	58	1,526	\$3,209,915	\$3,200,522	\$0	\$2,487,737	\$2,518,532	78.69%
136	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	287	10	\$1,136	\$1,108	\$0	\$0	\$34	3.07%
137	GREAT AMERICAN LIFE INSURANCE CO	0.02%	141	250	\$305,191	\$303,195	\$0	\$8,285	\$6,744	2.22%
138	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	274	20	\$2,265	\$2,230	\$0	\$0	\$0	0.00%
139	GREAT WEST LIFE & ANNUITY INS CO	0.00%	329	0	\$0	\$0	\$0	-\$346	-\$305	N/A
140	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	193	123	\$68,621	\$70,935	\$0	\$106,877	\$106,111	149.59%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
141	GUARANTEE TRUST LIFE INSURANCE CO	0.32%	51	6,234	\$4,809,557	\$4,799,533	\$0	\$2,309,235	\$2,548,455	53.10%
142	GUARANTY INCOME LIFE INSURANCE CO	0.00%	209	30	\$33,219	\$33,178	\$0	\$2,763	\$343	1.03%
143	GUARDIAN LIFE INS COMPANY OF AMERICA	0.12%	75	1,131	\$1,900,973	\$1,869,057	\$2,526	\$759,565	\$2,104,253	112.58%
144	HARTFORD LIFE AND ACCIDENT INS CO	0.00%	225	11	\$15,404	\$236	\$0	\$0	\$0	0.00%
145	HARTFORD LIFE AND ANNUITY INS CO	0.00%	219	46	\$20,447	\$20,934	\$0	\$19,401	\$16,498	78.81%
146	HARTFORD LIFE INSURANCE COMPANY	0.00%	238	4	\$11,004	\$433	\$0	\$0	\$0	0.00%
147	HCC LIFE INSURANCE COMPANY	0.01%	188	1	\$83,350	\$285,318	\$0	\$0	\$0	0.00%
148	HEALTH CARE SERVICE CORPORATION	0.10%	85	8,530	\$1,478,756	\$1,478,756	\$0	\$968,103	\$1,100,915	74.45%
149	HEALTHY ALLIANCE LIFE INSURANCE CO	17.76%	1	143,866	\$270,695,999	\$280,829,815	\$0	\$184,693,352	\$185,289,656	65.98%
150	HORACE MANN LIFE INSURANCE COMPANY	0.00%	206	97	\$34,635	\$36,260	\$0	\$35,767	\$18,999	52.40%
151	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	329	18	\$0	\$127	\$0	\$0	\$0	0.00%
152	HUMANA INSURANCE COMPANY	15.17%	2	137,905	\$231,264,698	\$214,929,716	\$0	\$166,979,734	\$184,883,406	86.02%
153	HUMANADENTAL INSURANCE COMPANY	0.01%	189	435	\$82,369	\$80,445	\$0	\$56,771	\$59,655	74.16%
154	IDEALIFE INSURANCE COMPANY	0.02%	152	88	\$234,421	\$233,038	\$0	\$164,692	\$167,469	71.86%
155	ILLINOIS MUTUAL LIFE INSURANCE CO	0.11%	79	4,065	\$1,747,990	\$1,649,744	\$0	\$857,113	\$647,062	39.22%
156	IMERICA LIFE AND HEALTH INSURANCE CO	0.00%	240	8	\$8,918	\$8,918	\$0	\$0	\$0	0.00%
157	INDEPENDENT ORDER OF FORESTERS THE	0.00%	264	43	\$3,076	\$3,076	\$23	\$4,866	\$4,866	158.19%
158	INDIANAPOLIS LIFE INSURANCE CO	0.00%	196	6	\$67,212	\$67,433	\$0	\$16,484	\$36,751	54.50%
159	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCI	0.00%	242	63	\$8,610	\$8,446	\$0	\$3,600	\$3,889	46.05%
160	ING LIFE INSURANCE AND ANNUITY CO	0.00%	275	1	\$1,887	\$3,292	\$0	\$23,203	\$30,480	925.88%
161	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	221	6	\$18,147	\$17,944	\$0	\$9,300	\$788	4.39%
162	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	268	2	\$2,695	\$2,734	\$0	\$1,939	\$1,886	68.98%
163	INVESTORS LIFE INS CO OF NORTH AMERIC	0.00%	266	9	\$2,814	\$2,584	\$0	\$20,008	\$6,852	265.17%
164	JACKSON NATIONAL LIFE INSURANCE CO	0.01%	170	139	\$118,419	\$118,783	\$0	\$150,244	\$100,679	84.76%
165	JEFFERSON NATIONAL LIFE INS COMPANY	0.01%	156	102	\$191,401	\$194,790	\$0	\$177,375	\$190,059	97.57%
166	JEFFERSON PILOT FINANCIAL INS CO	0.01%	178	94	\$97,144	\$103,251	\$0	\$36,319	\$36,929	35.77%
167	JEFFERSON PILOT LIFE INS CO	0.00%	205	56	\$38,899	\$41,475	\$0	\$23,156	\$26,160	63.07%
168	JOHN ALDEN LIFE INSURANCE COMPANY	0.06%	107	656	\$916,609	\$932,955	\$0	\$458,485	\$910,771	97.62%
169	JOHN HANCOCK LIFE INSURANCE CO	1.04%	21	9,906	\$15,800,274	\$15,468,138	\$1,171	\$2,894,318	\$5,673,034	36.68%
170	JOHN HANCOCK LIFE INSURANCE CO (USA)	0.00%	314	1	\$109	\$109	\$6	\$0	\$0	0.00%
171	KANAWHA INSURANCE COMPANY	0.03%	118	1,034	\$530,364	\$532,420	\$0	\$222,946	\$236,192	44.36%
172	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	195	96	\$67,327	\$69,215	\$0	\$41,654	\$32,642	47.16%
173	KNIGHTS OF COLUMBUS	0.08%	92	1,565	\$1,279,233	\$0	\$0	\$2,792	\$0	N/A
174	LAFAYETTE LIFE INSURANCE CO THE	0.00%	290	5	\$1,018	\$1,045	\$0	\$0	\$0	0.00%
175	LIBERTY LIFE ASSUR CO OF BOSTON	0.00%	281	6	\$1,477	\$1,496	\$0	\$116	\$35	2.34%
176	LIBERTY LIFE INSURANCE COMPANY	0.01%	167	365	\$138,489	\$139,231	\$0	\$168,175	\$155,054	111.36%
177	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	254	2	\$4,724	\$4,745	\$0	\$7	-\$25	-0.53%
178	LIBERTY NATIONAL LIFE INSURANCE CO	0.01%	187	591	\$85,937	\$85,926	\$0	\$70,561	\$48,452	56.39%
179	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	210	813	\$32,526	\$32,526	\$0	\$0	\$7,515	23.10%
180	LIFE INSURANCE CO OF THE SOUTHWEST	0.00%	309	6	\$306	\$306	\$0	\$0	\$0	0.00%
181	LIFE INVESTORS INS CO OF AMERICA	0.37%	45	5,371	\$5,568,101	\$5,549,153	\$0	\$3,716,322	\$4,412,317	79.51%
182	LINCOLN BENEFIT LIFE COMPANY	0.32%	52	1,733	\$4,807,887	\$4,792,790	\$0	\$63,692	\$205,044	4.28%
183	LINCOLN HERITAGE LIFE INSURANCE CO	0.01%	172	83	\$112,281	\$112,122	\$0	\$108,410	\$111,322	99.29%
184	LINCOLN NATIONAL LIFE INSURANCE CO	0.04%	113	466	\$562,638	\$570,642	\$0	\$1,246,250	-\$636,902	-111.61%
185	LOYAL AMERICAN LIFE INSURANCE CO	0.04%	115	5,505	\$556,353	\$419,428	\$0	\$154,850	\$160,489	38.26%
186	MADISON NATIONAL LIFE INS COMPANY INC	0.00%	273	10	\$2,341	\$2,450	\$0	\$0	\$0	0.00%
187	MARKEL INSURANCE COMPANY	0.12%	76	298,731	\$1,869,288	\$2,188,822	\$0	\$1,042,269	\$1,157,071	52.86%
188	MARQUETTE NATIONAL LIFE INS CO	0.03%	120	349	\$514,577	\$468,831	\$0	\$321,453	\$336,575	71.79%
189	MASSACHUSETTS MUTUAL LIFE INS CO	0.53%	36	6,511	\$8,010,928	\$8,768,103	\$179,596	\$4,447,731	\$2,291,509	26.13%
190	MEDAMERICA INSURANCE COMPANY	0.02%	149	147	\$241,167	\$222,538	\$0	\$21,230	\$32,130	14.44%
191	MEDCO CONTAINMENT LIFE INS CO	0.14%	69	1,900	\$2,062,941	\$2,062,941	\$0	\$1,827,451	\$1,942,680	94.17%
192	MEDICO INSURANCE COMPANY	0.31%	54	2,601	\$4,718,328	\$4,790,409	\$0	\$2,862,923	\$2,997,850	62.58%
193	MEDICO LIFE INSURANCE COMPANY	0.09%	88	807	\$1,364,880	\$1,379,976	\$0	\$890,959	\$1,128,636	81.79%
194	MEGA LIFE AND HEALTH INS CO THE	0.02%	151	773	\$237,240	\$239,905	\$0	\$51,888	\$37,245	15.52%
195	MEMBERS LIFE INSURANCE COMPANY	0.00%	317	0	\$48	\$57	\$0	\$0	\$0	0.00%
196	MERIT LIFE INSURANCE CO	0.01%	162	516	\$167,130	\$167,130	\$0	\$8,483	\$14,455	8.65%
197	METLIFE INSURANCE CO OF CONNECTICUT	0.13%	71	1,421	\$2,035,645	\$2,043,192	\$0	\$1,592,896	\$3,922,079	191.96%
198	METROPOLITAN LIFE INSURANCE CO	0.87%	27	7,654	\$13,306,061	\$10,323,451	\$0	\$1,550,676	\$2,997,436	29.04%
199	MIDLAND NATIONAL LIFE INSURANCE CO	0.00%	237	36	\$11,143	\$11,222	\$0	\$4,555	\$4,555	40.59%
200	MIDWEST NATIONAL LIFE INS CO OF TN	0.01%	181	67	\$91,916	\$91,639	\$0	\$22,902	\$35,039	38.24%
201	MINNESOTA LIFE INSURANCE COMPANY	0.06%	105	520	\$928,101	\$943,177	\$0	\$657,289	-\$1,172,525	-124.32%
202	MISSOURI VALLEY LIFE AND HEALTH INS CC	0.06%	106	258	\$921,313	\$909,773	\$0	\$1,473,373	\$2,256,585	248.04%
203	MODERN WOODMEN OF AMERICA	0.00%	271	23	\$2,544	\$2,503	\$60	\$14,795	\$14,944	597.04%
204	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	139	1,276	\$323,215	\$325,106	\$0	\$196,534	\$230,237	70.82%
205	MONY LIFE INSURANCE COMPANY	0.03%	127	396	\$433,536	\$450,657	\$2,649	\$427,241	\$274,620	60.94%
206	MTL INSURANCE COMPANY	0.00%	243	11	\$7,063	\$6,906	\$0	\$11,873	\$7,898	114.36%
207	MUTUAL OF OMAHA INSURANCE COMPANY	0.88%	26	17,663	\$13,475,453	\$13,620,985	\$0	\$6,720,534	\$8,701,306	63.88%
208	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	315	1	\$85	\$86	\$0	\$0	\$0	0.00%
209	NATIONAL CASUALTY COMPANY	0.00%	263	93	\$3,131	\$3,977	\$0	\$845	\$31	0.78%
210	NATIONAL FOUNDATION LIFE INS COMPANY	0.01%	154	278	\$228,309	\$229,538	\$0	\$184,226	\$166,855	72.69%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
211	NATIONAL GUARDIAN LIFE INSURANCE CO	0.00%	226	40	\$14,962	\$14,980	\$0	\$4,011	\$4,011	26.78%
212	NATIONAL LIFE INSURANCE COMPANY	0.02%	146	292	\$255,880	\$282,898	\$0	\$151,310	\$156,308	55.25%
213	NATIONAL STATES INSURANCE COMPANY	0.09%	87	1,180	\$1,387,923	\$1,415,703	\$0	\$734,976	\$685,760	48.44%
214	NATIONAL TEACHERS ASSOCIATES LIFE INS	0.09%	89	5,413	\$1,324,480	\$1,327,674	\$0	\$217,065	\$259,453	19.54%
215	NATIONAL UNION FIRE INS CO OF PITTSBUR	0.00%	282	6	\$1,476	\$1,476	\$0	\$0	\$119	8.06%
216	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	279	29	\$1,734	\$1,677	\$0	\$0	-\$1,400	-83.48%
217	NATIONWIDE LIFE INS CO OF AMERICA	0.00%	299	2	\$689	\$700	\$0	\$0	\$31	4.43%
218	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	157	208	\$187,082	\$191,553	\$0	\$189,124	-\$188,947	-98.64%
219	NEW ERA LIFE INS CO OF THE MIDWEST	0.01%	159	92	\$174,596	\$172,890	\$0	\$169,515	\$168,075	97.21%
220	NEW YORK LIFE INSURANCE COMPANY	0.24%	56	3,326	\$3,692,169	\$3,621,506	\$4,546	\$2,077,361	\$2,837,013	78.34%
221	NORTH AMERICAN CO FOR LIFE & HEALTH I	0.00%	313	12	\$130	\$82	\$0	\$0	\$0	0.00%
222	NORTH AMERICAN INSURANCE COMPANY	0.01%	169	45	\$126,928	\$138,855	\$0	\$110,052	\$73,720	53.09%
223	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	329	59	\$0	\$0	\$0	\$0	\$0	N/A
224	NORTHWESTERN LONG TERM CARE INS CO	0.18%	63	1,695	\$2,772,047	\$2,794,036	\$0	\$83,207	\$49,408	1.77%
225	NORTHWESTERN MUTUAL LIFE INS CO	1.03%	22	14,634	\$15,637,457	\$16,071,315	\$1,504,639	\$7,488,844	\$14,179,500	88.23%
226	OHIO NATIONAL LIFE ASSURANCE CORP	0.02%	140	263	\$314,444	\$319,041	\$0	\$360,418	\$358,268	112.30%
227	OHIO NATIONAL LIFE INS CO THE	0.01%	171	99	\$116,329	\$115,994	\$4,190	\$30,000	\$29,200	25.17%
228	OLD AMERICAN INSURANCE COMPANY	0.01%	174	1,599	\$106,027	\$111,224	\$0	\$65,500	\$66,256	59.57%
229	OLD REPUBLIC INSURANCE COMPANY	0.04%	116	2,619	\$550,123	\$567,018	\$0	\$262,983	\$236,666	41.74%
230	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	329	610	-\$4,795	\$1,314	\$0	\$2,160	\$820	62.40%
231	OLD SURETY LIFE INSURANCE COMPANY	0.00%	257	12	\$3,831	\$3,991	\$0	\$4,429	\$4,429	110.97%
232	OXFORD LIFE INSURANCE COMPANY	0.00%	217	11	\$22,127	\$22,834	\$0	\$12,942	\$11,269	49.35%
233	OZARK NATIONAL LIFE INSURANCE CO	0.01%	182	1,647	\$91,473	\$93,186	\$0	\$42,383	\$42,483	45.59%
234	PACIFICARE LIFE AND HEALTH INS CO	2.76%	5	27,348	\$42,014,854	\$43,726,449	\$0	\$25,955,139	\$38,648,872	88.39%
235	PAN AMERICAN LIFE INSURANCE CO	0.01%	164	97	\$156,667	\$147,832	\$0	\$166,565	\$178,648	120.85%
236	PAUL REVERE LIFE INSURANCE CO	0.37%	44	3,724	\$5,691,518	\$6,056,244	\$0	\$5,512,329	\$6,166,104	101.81%
237	PEKIN LIFE INSURANCE COMPANY	0.01%	183	37	\$90,948	\$89,953	\$0	\$0	\$0	0.00%
238	PENN MUTUAL LIFE INSURANCE CO THE	0.01%	168	82	\$134,774	\$134,256	\$0	\$33,826	-\$42,868	-31.93%
239	PENN TRUITY NETWORK AMERICA INS CO	0.17%	66	1,457	\$2,650,093	\$2,653,479	\$0	\$2,278,823	\$2,381,537	89.75%
240	PENNSYLVANIA LIFE INSURANCE COMPANY	1.81%	11	24,008	\$27,639,340	\$31,224,864	\$0	\$18,002,985	\$19,903,840	63.74%
241	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	153	1,400	\$231,230	\$237,248	\$0	\$205,324	\$197,257	83.14%
242	PERICO LIFE INSURANCE COMPANY	0.00%	250	42	\$5,381	\$5,475	\$0	\$0	\$0	0.00%
243	PHILADELPHIA AMERICAN LIFE INS CO	0.03%	125	643	\$454,588	\$457,515	\$0	\$230,380	\$223,320	48.81%
244	PHOENIX LIFE INSURANCE COMPANY	0.01%	166	193	\$141,481	\$151,607	\$2	\$41,254	\$55,840	36.83%
245	PHYSICIANS LIFE INSURANCE COMPANY	0.11%	81	1,004	\$1,696,159	\$1,705,088	\$0	\$1,138,914	\$1,164,709	68.31%
246	PHYSICIANS MUTUAL INSURANCE CO	0.75%	30	14,622	\$11,439,610	\$11,610,558	\$0	\$7,447,311	\$6,843,001	58.94%
247	PREMIER HEALTH INSURANCE CO INC	0.40%	42	2,432	\$6,098,479	\$6,098,479	\$0	\$4,870,362	\$5,261,326	86.27%
248	PRIMERICA LIFE INSURANCE COMPANY	0.00%	241	23	\$8,889	\$9,077	\$0	\$0	-\$2,366	-26.07%
249	PRINCIPAL LIFE INS CO	0.18%	60	1,862	\$2,794,986	\$2,139,138	\$0	\$587,196	\$653,137	30.53%
250	PROFESSIONAL INSURANCE COMPANY	0.02%	142	1,208	\$301,126	\$295,204	\$0	\$86,390	\$91,606	31.03%
251	PROTECTIVE LIFE INSURANCE COMPANY	0.02%	150	2,890	\$240,191	\$722,282	\$0	\$608,916	\$753,672	104.35%
252	PROVIDENT AMERICAN LIFE & HEALTH INS (	0.03%	135	286	\$385,852	\$363,438	\$0	\$188,890	\$220,001	60.53%
253	PROVIDENT LIFE AND ACCIDENT INS CO	0.89%	25	24,544	\$13,575,432	\$13,916,476	\$0	\$7,088,390	\$8,464,634	60.82%
254	PROVIDENT LIFE AND CASUALTY INS CO	0.01%	176	56	\$101,923	\$112,303	\$0	\$170,258	\$194,621	173.30%
255	PRUDENTIAL INS CO OF AMERICA THE	0.13%	73	2,096	\$1,990,702	\$2,540,544	\$95	\$419,025	\$514,156	20.24%
256	PYRAMID LIFE INSURANCE COMPANY	0.03%	122	324	\$491,540	\$499,000	\$0	\$285,377	\$278,126	55.74%
257	REASSURE AMERICA LIFE INS CO	0.10%	84	1,969	\$1,483,090	\$1,502,793	\$0	\$1,521,455	\$1,621,204	107.88%
258	RELIABLE LIFE INSURANCE COMPANY	0.03%	133	5,250	\$396,402	\$396,402	\$0	\$105,205	\$113,005	28.51%
259	RELIAANCE STANDARD LIFE INSURANCE CO	0.00%	295	12	\$921	\$921	\$0	\$0	\$0	0.00%
260	RELIASTAR LIFE INSURANCE COMPANY	0.00%	236	35	\$12,005	\$11,400	\$0	\$0	-\$3,935	-34.52%
261	RELIASTAR LIFE INS CO OF NEW YORK	0.01%	163	204	\$162,852	\$182,081	\$0	\$286,936	\$305,443	167.75%
262	REPUBLIC WESTERN INS CO	0.00%	192	1	\$72,537	\$72,537	\$0	\$3,255	\$2,155	2.97%
263	RESERVE NATIONAL INSURANCE COMPANY	0.59%	34	8,112	\$9,036,420	\$9,585,175	\$0	\$6,208,939	\$5,894,757	61.50%
264	RIVERSOURCE LIFE INSURANCE COMPANY	0.35%	49	5,741	\$5,369,172	\$5,368,974	\$0	\$2,620,531	\$3,594,791	66.95%
265	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	324	1	\$28	\$0	\$0	\$0	\$0	N/A
266	ROYAL NEIGHBORS OF AMERICA	0.92%	24	9,861	\$13,954,686	\$13,528,848	\$0	\$10,570,414	\$11,513,224	85.10%
267	SAGICOR LIFE INSURANCE COMPANY	0.00%	247	3	\$5,533	\$5,507	\$0	\$0	\$0	0.00%
268	SCOR LIFE INSURANCE COMPANY	0.00%	235	13	\$12,398	\$12,398	\$0	\$42,971	\$1,283	10.35%
269	SEARS LIFE INSURANCE COMPANY	0.00%	284	7	\$1,230	\$1,065	\$0	\$0	\$0	0.00%
270	SECURITY LIFE INS COMPANY OF AMERICA	0.00%	249	11	\$5,405	\$5,351	\$0	\$0	\$0	0.00%
271	SECURITY LIFE OF DENVER INSURANCE CO	0.00%	259	11	\$3,421	\$3,328	\$0	\$8,789	\$7,576	227.64%
272	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	255	5	\$4,343	\$4,611	\$0	\$0	\$0	0.00%
273	SECURITY NATIONAL LIFE INSURANCE CO	0.00%	289	109	\$1,061	\$692	\$0	\$0	\$0	0.00%
274	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	292	6	\$990	\$1,063	\$0	\$5,120	\$1,726	162.37%
275	SETTLERS LIFE INSURANCE COMPANY	0.00%	213	26	\$29,600	\$29,471	\$0	\$6,860	\$6,860	23.28%
276	SHELTER LIFE INSURANCE COMPANY	0.06%	103	967	\$948,210	\$984,430	\$0	\$939,761	\$856,230	86.98%
277	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	211	58	\$32,472	\$28,407	\$0	\$2,670	\$8,972	31.58%
278	SILVERSCRIPT INSURANCE COMPANY	1.59%	14	18,489	\$24,231,191	\$24,231,191	\$0	\$19,258,427	\$17,853,098	73.68%
279	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	310	75	\$280	\$280	\$0	\$331	\$296	105.71%
280	SONS OF NORWAY	0.00%	321	1	\$37	\$38	\$0	\$0	\$0	0.00%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
281	SOUTHERN SECURITY LIFE INS CO	0.00%	288	3	\$1,081	\$1,081	\$0	\$0	\$0	0.00%
282	STANDARD INSURANCE COMPANY	0.09%	86	839	\$1,440,791	\$1,366,976	\$0	\$84,337	\$891,481	65.22%
283	STANDARD LIFE AND ACCIDENT INS CO	0.81%	28	8,888	\$12,319,596	\$12,873,703	\$0	\$10,435,243	\$9,975,398	77.49%
284	STARMOUNT LIFE INSURANCE COMPANY	0.00%	246	109	\$5,922	\$5,798	\$0	\$0	\$0	0.00%
285	STATE FARM MUTUAL AUTOMOBILE INS CO	1.59%	15	36,171	\$24,227,563	\$20,127,030	\$1,272	\$14,402,305	\$14,027,276	69.69%
286	STATE LIFE INSURANCE COMPANY	0.06%	100	373	\$971,514	\$960,748	\$0	\$79,224	\$338,861	35.27%
287	STATE MUTUAL INSURANCE COMPANY	0.13%	72	678	\$1,991,667	\$2,048,830	\$0	\$1,524,220	\$1,485,154	72.49%
288	STERLING INVESTORS LIFE INS CO	0.18%	62	4,294	\$2,777,028	\$2,563,100	\$0	\$629,120	\$730,479	28.50%
289	STERLING LIFE INSURANCE COMPANY	0.13%	74	762	\$1,961,505	\$1,939,521	\$0	\$1,341,944	\$1,181,137	60.90%
290	STONEBRIDGE LIFE INSURANCE COMPANY	0.15%	67	3,694	\$2,362,036	\$2,409,486	\$0	\$2,174,216	\$2,867,886	119.02%
291	SURETY LIFE INSURANCE COMPANY	0.00%	308	0	\$307	\$307	\$0	\$1,100	\$1,100	358.31%
292	SYMETRA LIFE INSURANCE COMPANY	0.00%	207	50	\$33,856	\$35,054	\$0	\$16,034	\$3,163	9.02%
293	TEACHERS INS AND ANNUITY ASSOCIATION	0.03%	119	413	\$515,140	\$375,681	\$0	\$321,071	\$321,071	85.46%
294	THRIVENT FINANCIAL FOR LUTHERANS	0.77%	29	9,010	\$11,678,753	\$11,703,007	\$5,041	\$7,783,324	\$9,322,766	79.66%
295	TIAA-CREF LIFE INSURANCE COMPANY	0.02%	147	165	\$255,131	\$184,146	\$0	\$15,709	\$15,709	8.53%
296	TIG INSURANCE COMPANY	0.00%	329	0	\$0	\$0	\$0	\$9,750	-\$9,116	N/A
297	TIME INSURANCE COMPANY	0.36%	47	3,719	\$5,449,067	\$5,656,680	\$0	\$4,153,315	\$4,895,004	86.53%
298	TRANSAMERICA FINANCIAL LIFE INS CO	0.00%	291	11	\$1,009	\$1,038	\$0	\$0	\$0	0.00%
299	TRANSAMERICA LIFE INSURANCE CO	0.19%	59	3,159	\$2,877,237	\$2,863,790	\$0	\$1,120,971	\$1,780,872	62.19%
300	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.18%	61	2,012	\$2,792,854	\$2,762,614	\$0	\$743,586	\$1,057,875	38.29%
301	TRAVELERS INDEMNITY COMPANY	0.00%	329	0	\$0	\$0	\$0	\$590	-\$2,380	N/A
302	TRAVELERS PROTECTIVE ASSOC OF AMERI	0.00%	204	4,969	\$43,415	\$43,415	\$0	\$55,454	\$55,454	127.73%
303	TRUSTMARK INSURANCE COMPANY	0.03%	129	581	\$431,775	\$439,169	\$0	\$285,463	\$299,666	68.23%
304	UNICARE LIFE & HEALTH INSURANCE CO	0.74%	31	10,915	\$11,306,724	\$11,187,215	\$0	\$7,864,160	\$9,052,168	80.92%
305	UNIFIED LIFE INSURANCE COMPANY	0.07%	97	1,871	\$1,021,933	\$1,021,933	\$0	\$789,997	\$789,997	77.30%
306	UNIMERICA INSURANCE COMPANY	0.03%	134	1,415	\$386,881	\$384,376	\$0	\$0	\$0	0.00%
307	UNION BANKERS INSURANCE COMPANY	0.13%	70	1,057	\$2,049,245	\$2,095,302	\$0	\$1,609,652	\$1,535,301	73.27%
308	UNION CENTRAL LIFE INSURANCE CO	0.06%	101	888	\$966,678	\$983,026	\$0	\$355,186	\$526,162	53.52%
309	UNION FIDELITY LIFE INSURANCE CO	0.00%	191	551	\$73,568	\$74,586	\$0	\$45,208	\$38,500	51.62%
310	UNION LABOR LIFE INSURANCE COMPANY	0.00%	202	77	\$50,206	\$49,814	\$0	\$64,370	\$111,251	223.33%
311	UNION SECURITY INSURANCE COMPANY	0.11%	80	1,709	\$1,731,404	\$1,741,291	\$0	\$271,302	\$625,501	35.92%
312	UNITED AMERICAN INSURANCE COMPANY	1.63%	13	16,011	\$24,802,058	\$25,027,092	\$0	\$16,345,593	\$16,234,726	64.87%
313	UNITED COMMERCIAL TRAVELERS OF AMEF	0.05%	110	923	\$693,215	\$681,224	\$0	\$348,970	\$346,005	50.79%
314	UNITED FAMILY LIFE INSURANCE CO	0.00%	311	3	\$202	\$202	\$0	\$0	\$0	0.00%
315	UNITED HERITAGE LIFE INSURANCE CO	0.00%	260	7	\$3,404	\$3,487	\$0	\$3,666	\$2,978	85.40%
316	UNITED HOME LIFE INSURANCE COMPANY	0.00%	296	3	\$892	\$886	\$0	\$50,000	\$49,934	5635.89%
317	UNITED INSURANCE COMPANY OF AMERICA	0.01%	175	772	\$105,923	\$106,579	\$0	\$25,208	\$29,995	28.14%
318	UNITED LIBERTY LIFE INSURANCE CO	0.00%	319	0	\$40	\$1	\$0	\$0	\$0	0.00%
319	UNITED LIFE INSURANCE COMPANY	0.00%	216	57	\$22,572	\$22,946	\$0	\$53,972	\$45,138	196.71%
320	UNITED NATIONAL LIFE INS CO OF AMERICA	0.01%	179	105	\$95,789	\$95,146	\$0	\$55,532	\$55,462	58.29%
321	UNITED OF OMAHA LIFE INS CO	0.01%	185	144	\$88,959	\$46,785	\$0	\$1,400	\$1,239	2.65%
322	UNITED SECURITY ASSURANCE CO OF PA	0.05%	111	424	\$692,986	\$728,414	\$0	\$94,483	\$305,060	41.88%
323	UNITED STATES LIFE INS CO NEW YORK	0.00%	253	2	\$4,754	\$4,960	\$0	\$18,101	\$18,391	370.79%
324	UNITED TEACHER ASSOCIATES INS CO	0.15%	68	1,666	\$2,357,305	\$2,276,764	\$0	\$2,133,830	\$1,968,843	86.48%
325	UNITED WORLD LIFE INSURANCE CO	0.30%	55	5,153	\$4,541,553	\$3,514,959	\$0	\$2,562,981	\$2,888,498	82.18%
326	UNITY MUTUAL LIFE INS CO	0.00%	319	1	\$40	\$41	\$0	\$0	\$0	0.00%
327	UNIVERSAL GUARANTY LIFE INS CO	0.00%	270	9	\$2,663	\$2,663	\$0	\$8,496	\$8,496	319.04%
328	UNIVERSAL LIFE INSURANCE COMPANY	0.00%	265	282	\$2,905	\$0	\$0	\$0	\$26,896	N/A
329	UNUM LIFE INS CO OF AMERICA	0.38%	43	5,638	\$5,868,457	\$6,375,736	\$0	\$3,943,452	\$4,708,962	73.86%
330	USAA LIFE INSURANCE COMPANY	0.10%	82	880	\$1,536,810	\$1,533,164	\$0	\$1,012,463	\$1,014,417	66.16%
331	USABLE LIFE	0.01%	165	203	\$150,213	\$150,213	\$0	\$24,959	\$0	0.00%
332	VALLEY FORGE LIFE INSURANCE COMPANY	0.02%	136	255	\$379,990	\$378,327	\$0	\$79,373	\$107,992	28.54%
333	VETERANS LIFE INS CO	0.00%	230	204	\$13,971	\$14,243	\$0	\$1,070	\$828	5.81%
334	WASHINGTON NATIONAL INSURANCE CO	0.36%	46	11,786	\$5,460,468	\$5,728,576	\$0	\$4,643,866	\$4,514,162	78.80%
335	WELLCARE PRESCRIPTION INSURANCE INC	1.98%	10	25,972	\$30,118,253	\$29,997,246	\$0	\$19,520,985	\$24,328,774	81.10%
336	WEST COAST LIFE INSURANCE COMPANY	0.00%	298	1	\$741	\$743	\$0	\$120	\$45	6.06%
337	WESTERN AND SOUTHERN LIFE INS CO	0.07%	96	2,673	\$1,110,419	\$1,110,814	\$0	\$554,467	\$520,197	46.83%
338	WESTWARD LIFE INSURANCE COMPANY	0.00%	239	4	\$9,371	\$9,550	\$0	\$0	\$30	0.31%
339	WOODMEN OF THE WORLD LIFE INS SOCIET	0.00%	203	164	\$48,232	\$52,938	\$2,613	\$6,090	\$6,317	11.93%
340	WORKMENS BENEFIT FUND OF THE U S O F I	0.00%	322	1	\$35	\$35	\$0	\$0	\$0	0.00%
341	WORLD CORP INSURANCE COMPANY	0.00%	280	1	\$1,535	\$1,564	\$0	\$0	\$0	0.00%
342	WORLD INSURANCE COMPANY	0.03%	121	189	\$509,503	\$513,530	\$0	\$302,036	\$305,468	59.48%
TOTAL		100.00%		2,082,879	\$1,524,514,303	\$1,512,696,591	\$1,708,866	\$1,006,071,695	\$1,085,001,139	71.73%



**GROUP  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**



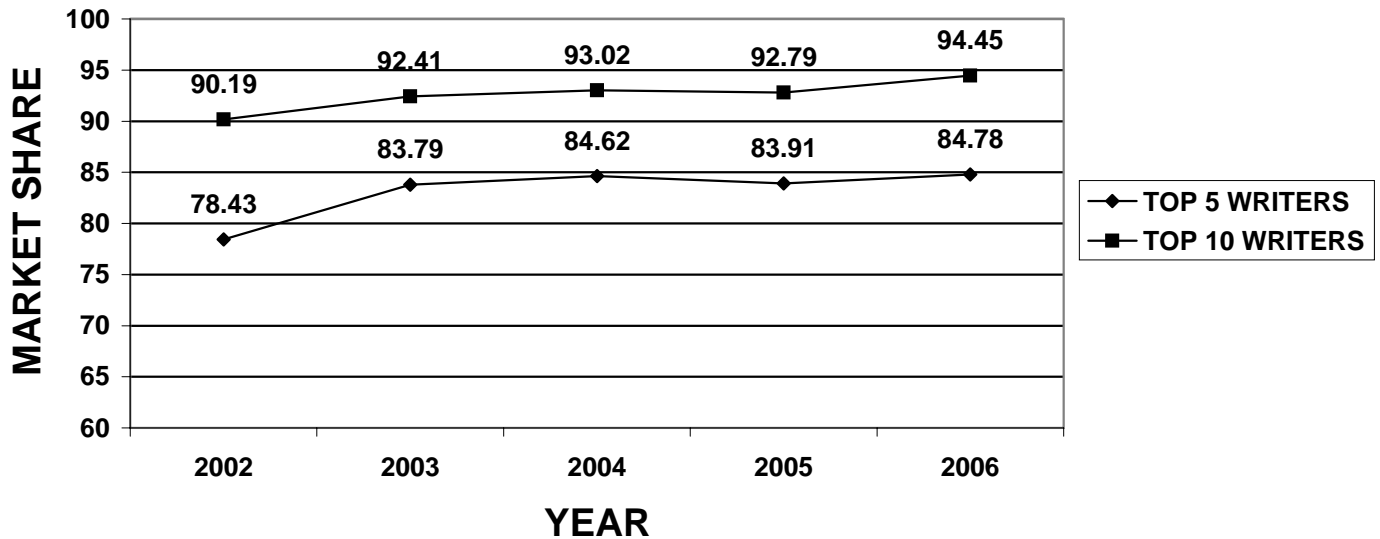
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.36%	17	2,402	\$3,220,703	\$3,220,703	\$0	\$1,981,828	\$2,370,616	73.61%
2	AMERICAN COMMUNITY MUTUAL INSURANCE CO	2.76%	6	5,544	\$24,441,404	\$24,314,808	\$0	\$16,567,573	\$18,221,572	74.94%
3	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	41	8	\$0	\$0	\$0	\$8,414	\$8,414	N/A
4	AMERICAN MEDICAL SECURITY LIFE INS CO	0.63%	13	1,084	\$5,552,458	\$5,685,775	\$0	\$4,469,179	\$4,520,948	79.51%
5	AVEMCO INSURANCE COMPANY	0.00%	41	0	\$0	\$0	\$0	\$1,911	-\$157,288	N/A
6	BENCHMARK INSURANCE COMPANY	0.59%	14	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
7	BENICORP INSURANCE COMPANY	1.66%	9	6,634	\$14,702,192	\$14,716,361	\$0	\$10,451,727	\$11,772,113	79.99%
8	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	39	2	\$6,902	\$6,902	\$0	\$0	\$0	0.00%
9	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	10.58%	3	27,552	\$93,814,000	\$93,814,000	\$0	\$69,351,000	\$73,701,000	78.56%
10	CAMBRIDGE LIFE INSURANCE COMPANY	0.12%	23	124	\$1,041,605	\$961,223	\$0	\$441,548	\$161,033	16.75%
11	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.19%	20	371	\$1,704,552	\$1,715,949	\$0	\$1,395,578	\$1,368,844	79.77%
12	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	28	14	\$124,713	\$125,910	\$0	\$53,399	\$46,842	37.20%
13	COMMUNITY HEALTH PLAN INSURANCE CO	0.38%	16	1,104	\$3,349,042	\$3,349,042	\$0	\$3,796,800	\$3,646,323	108.88%
14	COMPANION LIFE INSURANCE COMPANY	0.00%	35	12	\$14,841	\$14,834	\$0	\$740	\$748	5.04%
15	CONNECTICUT GENERAL LIFE INS CO	0.01%	31	11	\$82,784	\$82,784	\$0	\$2,939	\$2,939	3.55%
16	COX HEALTH SYSTEMS INSURANCE COMPANY	0.98%	11	3,355	\$8,732,186	\$8,732,186	\$0	\$7,978,189	\$8,224,937	94.19%
17	FAIRFIELD INSURANCE COMPANY	0.00%	41	0	\$0	\$0	\$0	\$0	-\$54,000	N/A
18	FEDERATED MUTUAL INSURANCE COMPANY	2.23%	7	7,065	\$19,815,799	\$19,816,930	\$0	\$19,693,051	\$19,318,100	97.48%
19	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.02%	26	53	\$181,967	\$179,674	\$0	\$116,155	\$126,124	70.20%
20	GENWORTH LIFE AND HEALTH INSURANCE CO	0.00%	36	1	\$13,622	\$13,190	\$0	\$6,690	\$6,787	51.46%
21	GOLDEN RULE INSURANCE COMPANY	0.02%	27	0	\$159,627	\$165,924	\$0	\$186,950	\$164,752	99.29%
22	GUARANTEE TRUST LIFE INSURANCE CO	0.14%	22	353	\$1,256,854	\$1,263,420	\$0	\$1,657,280	\$1,601,294	126.74%
23	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.25%	19	456	\$2,190,698	\$2,183,546	\$0	\$2,754,480	\$2,746,363	125.78%
24	HEALTHY ALLIANCE LIFE INSURANCE CO	39.82%	1	139,350	\$353,037,375	\$368,148,203	\$0	\$294,936,728	\$297,214,371	80.73%
25	HUMANA INSURANCE COMPANY	1.77%	8	7,430	\$15,708,847	\$15,812,772	\$0	\$11,370,591	\$11,123,538	70.35%
26	JEFFERSON PILOT LIFE INS CO	0.00%	38	2	\$8,527	\$8,623	\$0	\$1,638	-\$31,512	-365.44%
27	JOHN ALDEN LIFE INSURANCE COMPANY	0.77%	12	2,267	\$6,783,080	\$6,850,888	\$0	\$4,504,536	\$3,806,348	55.56%
28	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	41	0	\$0	\$0	\$0	\$0	-\$608	N/A
29	MADISON NATIONAL LIFE INSURANCE CO INC	0.03%	25	580	\$304,422	\$304,422	\$0	\$146,342	\$220,309	72.37%
30	MEGA LIFE AND HEALTH INS CO THE	0.00%	33	34	\$36,398	\$36,293	\$0	\$8,825	\$10,068	27.74%
31	METLIFE INSURANCE CO OF CONNECTICUT	0.00%	37	85	\$12,711	\$12,711	\$0	\$0	\$4,493,408	35350.55%
32	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	32	14	\$46,799	\$41,310	\$0	\$10,813	\$8,374	20.27%
33	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	41	7	-\$199	\$0	\$0	\$15,518	\$5,834	N/A
34	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	34	8	\$32,155	\$33,861	\$0	\$41,097	\$28,324	83.65%
35	PACIFIC LIFE & ANNUITY COMPANY	0.01%	29	0	\$119,439	\$118,215	\$0	\$523,737	\$389,453	329.44%
36	PREMIER HEALTH INSURANCE COMPANY INC	6.47%	4	18,926	\$57,381,205	\$57,381,205	\$0	\$43,889,386	\$44,578,020	77.69%
37	PRINCIPAL LIFE INS CO	3.67%	5	12,801	\$32,523,588	\$31,534,825	\$0	\$23,424,620	\$23,536,256	74.64%
38	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	30	32	\$112,092	\$112,092	\$0	\$46,407	\$46,407	41.40%
39	TIME INSURANCE COMPANY	0.26%	18	670	\$2,320,371	\$2,317,223	\$0	\$1,266,309	\$1,212,357	52.32%
40	TRUSTMARK LIFE INSURANCE COMPANY	0.15%	21	4,816	\$1,313,949	\$1,252,193	\$0	\$10,215,507	\$10,431,259	833.04%
41	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.51%	15	20	\$4,479,464	\$4,370,332	\$0	\$3,482,040	\$3,175,271	72.66%
42	UNIFIED LIFE INSURANCE COMPANY	0.08%	24	0	\$747,513	\$747,513	\$0	\$779,330	\$637,876	85.33%
43	UNION SECURITY INSURANCE COMPANY	1.24%	10	3,077	\$11,024,110	\$11,035,233	\$0	\$7,849,957	\$7,542,799	68.35%
44	UNITED HEALTHCARE INSURANCE COMPANY	24.25%	2	79,534	\$214,971,882	\$214,971,882	\$0	\$152,540,590	\$152,540,590	70.96%
45	UNITED OF OMAHA LIFE INS CO	0.00%	41	0	\$0	\$0	\$0	-\$13,638	-\$13,638	N/A
46	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	40	7	\$863	\$863	\$0	\$0	\$0	0.00%
TOTAL		100.00%		326,080	\$886,637,972	\$900,721,252	\$0	\$700,662,436	\$712,898,312	79.15%

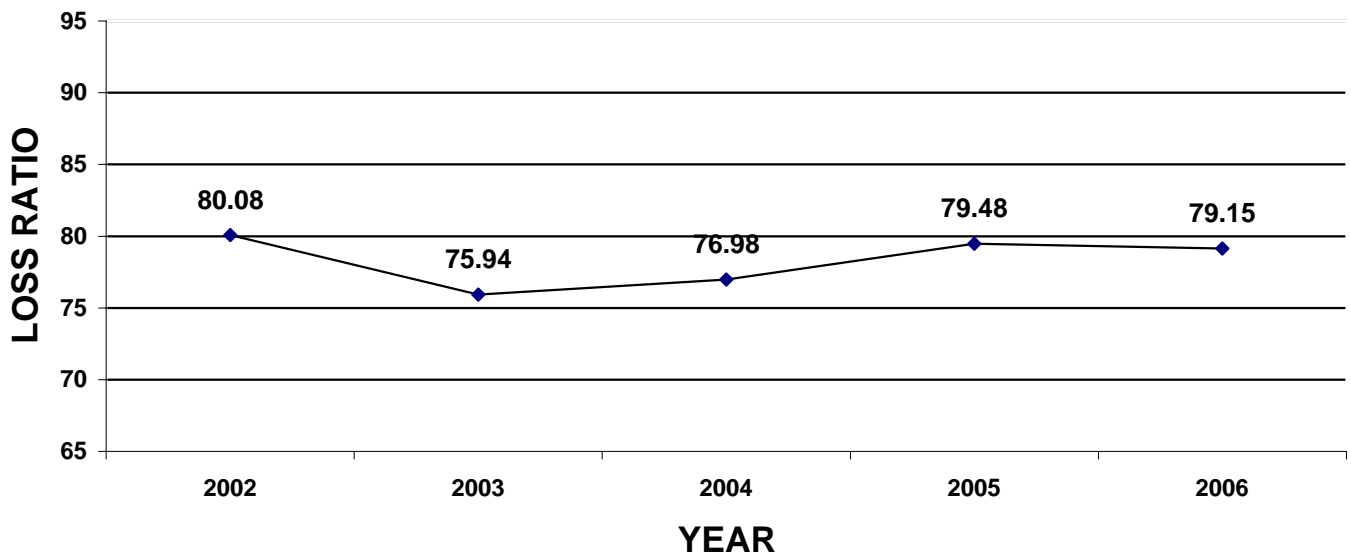


# MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 2 - 50 EMPLOYEES)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





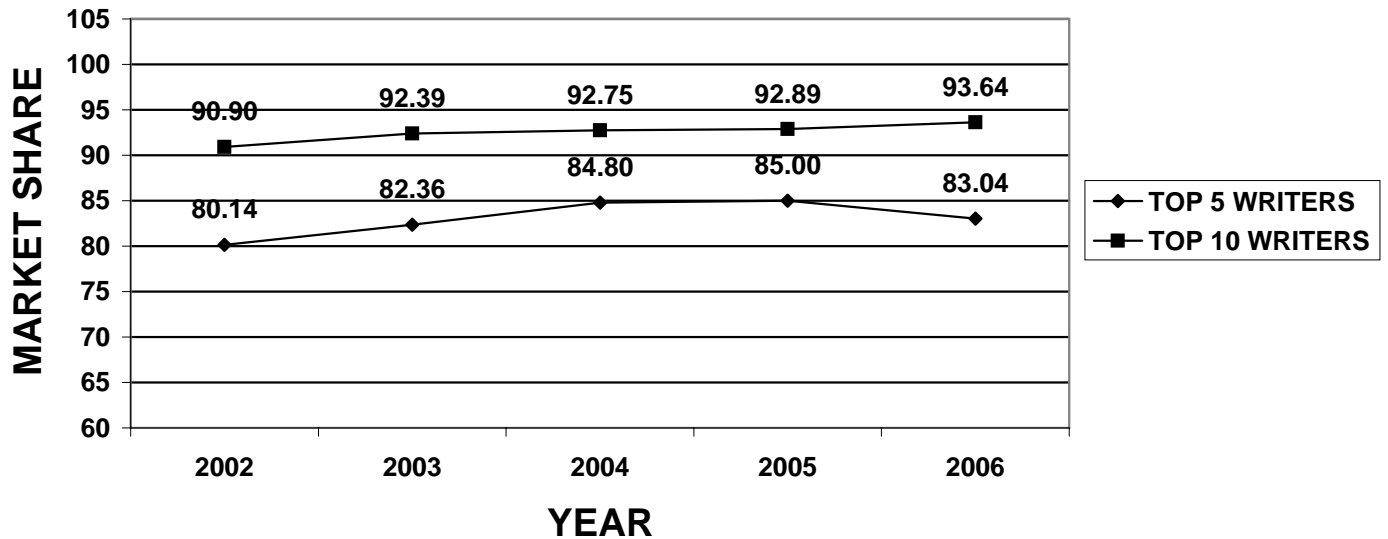
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE  
(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.41%	17	1,777	\$2,462,309	\$2,462,309	\$0	\$1,449,629	\$1,718,464	69.79%
2	AMERICAN COMMUNITY MUTUAL INSURANCE CO	2.64%	6	3,448	\$15,978,044	\$15,895,285	\$0	\$9,341,942	\$10,624,375	66.84%
3	AMERICAN LIFE & HEALTH INSURANCE CO	0.00%	37	8	\$0	\$0	\$0	\$8,414	\$8,414	N/A
4	AMERICAN MEDICAL SECURITY LIFE INS CO	0.58%	15	680	\$3,509,150	\$3,602,556	\$0	\$2,489,672	\$2,318,020	64.34%
5	AVEMCO INSURANCE COMPANY	0.00%	37	0	\$0	\$0	\$0	\$1,911	-\$157,288	N/A
6	BENCHMARK INSURANCE COMPANY	0.87%	12	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
7	BENICORP INSURANCE COMPANY	1.79%	9	4,887	\$10,830,521	\$10,840,930	\$0	\$7,699,371	\$8,672,030	79.99%
8	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	35	2	\$6,902	\$6,902	\$0	\$0	\$0	0.00%
9	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	9.60%	3	17,031	\$58,048,000	\$58,048,000	\$0	\$40,962,000	\$43,546,000	75.02%
10	CAMBRIDGE LIFE INSURANCE COMPANY	0.17%	22	124	\$1,041,605	\$961,223	\$0	\$441,548	\$161,033	16.75%
11	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.22%	20	266	\$1,346,596	\$1,355,260	\$0	\$1,034,746	\$1,013,627	74.79%
12	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	26	14	\$124,713	\$125,910	\$0	\$53,399	\$46,842	37.20%
13	COMMUNITY HEALTH PLAN INSURANCE CO	0.48%	16	955	\$2,899,380	\$2,899,380	\$0	\$3,301,000	\$3,234,223	111.55%
14	CONNECTICUT GENERAL LIFE INS CO	0.01%	28	11	\$82,784	\$82,784	\$0	\$2,939	\$2,939	3.55%
15	COX HEALTH SYSTEMS INSURANCE COMPANY	0.81%	13	1,885	\$4,890,024	\$4,890,024	\$0	\$4,467,786	\$4,605,965	94.19%
16	FEDERATED MUTUAL INSURANCE COMPANY	2.40%	7	5,569	\$14,497,792	\$14,497,792	\$0	\$11,958,622	\$12,079,416	83.32%
17	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.03%	25	53	\$181,967	\$179,674	\$0	\$116,155	\$126,124	70.20%
18	GOLDEN RULE INSURANCE COMPANY	0.01%	30	0	\$58,383	\$60,686	\$0	\$143,980	\$126,884	209.08%
19	GUARANTEE TRUST LIFE INSURANCE CO	0.15%	23	311	\$924,119	\$928,947	\$0	\$881,758	\$851,971	91.71%
20	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.23%	19	358	\$1,403,740	\$1,347,921	\$0	\$1,402,898	\$1,340,238	99.43%
21	HEALTHY ALLIANCE LIFE INSURANCE CO	31.55%	2	75,299	\$190,766,855	\$198,932,124	\$0	\$159,371,659	\$160,602,403	80.73%
22	HUMANA INSURANCE COMPANY	2.08%	8	6,143	\$12,564,649	\$12,649,209	\$0	\$9,088,659	\$32,013,135	253.08%
23	JOHN ALDEN LIFE INSURANCE COMPANY	1.02%	11	2,145	\$6,159,910	\$6,223,625	\$0	\$4,247,844	\$3,589,442	57.67%
24	MADISON NATIONAL LIFE INSURANCE CO INC	0.05%	24	580	\$304,422	\$304,422	\$0	\$146,342	\$220,309	72.37%
25	MEGA LIFE AND HEALTH INS CO THE	0.01%	32	34	\$36,398	\$36,293	\$0	\$8,825	\$10,068	27.74%
26	METLIFE INSURANCE CO OF CONNECTICUT	0.00%	33	85	\$12,711	\$12,711	\$0	\$0	\$4,493,408	35350.55%
27	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	31	3	\$39,144	\$41,310	\$0	\$10,813	\$8,374	20.27%
28	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	37	7	-\$199	\$0	\$0	\$15,518	\$5,834	N/A
29	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	34	3	\$11,970	\$12,605	\$0	\$5,750	\$3,963	31.44%
30	PACIFIC LIFE & ANNUITY COMPANY	0.01%	29	0	\$64,743	\$64,079	\$0	\$283,895	\$211,405	329.91%
31	PREMIER HEALTH INSURANCE COMPANY INC	2.75%	5	7,019	\$16,651,430	\$16,651,430	\$0	\$16,277,058	\$16,532,448	99.29%
32	PRINCIPAL LIFE INS CO	3.59%	4	8,407	\$21,734,795	\$21,732,347	\$0	\$15,369,639	\$15,442,887	71.06%
33	STANDARD SECURITY LIFE INS CO OF NY	0.02%	27	32	\$112,092	\$112,092	\$0	\$46,407	\$46,407	41.40%
34	TIME INSURANCE COMPANY	0.33%	18	581	\$1,983,035	\$1,980,346	\$0	\$985,999	\$942,585	47.60%
35	TRUSTMARK LIFE INSURANCE COMPANY	0.18%	21	3,941	\$1,063,559	\$1,088,754	\$0	\$6,970,612	\$6,642,992	610.15%
36	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.74%	14	20	\$4,479,464	\$4,370,332	\$0	\$3,482,040	\$3,175,271	72.66%
37	UNION SECURITY INSURANCE COMPANY	1.69%	10	2,875	\$10,225,163	\$10,235,480	\$0	\$7,248,567	\$6,964,941	68.05%
38	UNITED HEALTHCARE INSURANCE COMPANY	35.55%	1	79,534	\$214,971,882	\$214,971,882	\$0	\$152,540,590	\$152,540,590	70.96%
39	UNITED OF OMAHA LIFE INS CO	0.00%	37	0	\$0	\$0	\$0	-\$13,638	-\$13,638	N/A
40	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	36	7	\$863	\$763	\$0	\$0	\$0	0.00%
TOTAL		100.00%		224,369	\$604,736,347	\$612,872,819	\$0	\$466,551,021	\$497,896,848	81.24%

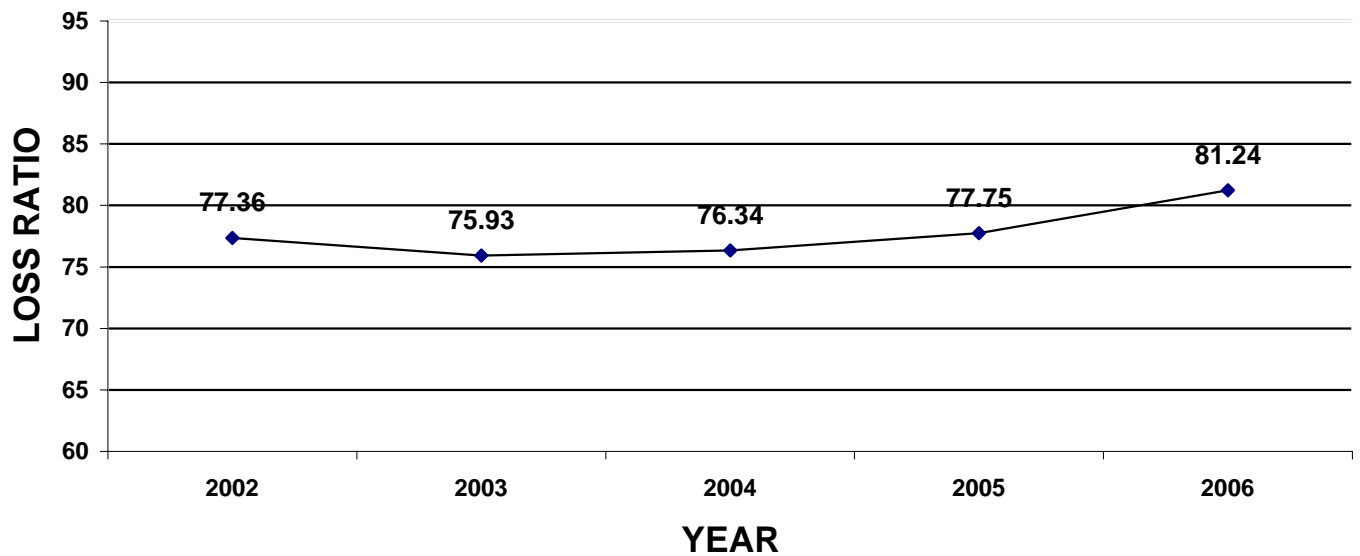


# MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 3 - 25 EMPLOYEES)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 3 - 25 EMPLOYEES, NOT GRANTED EXEMPT FROM 379.936.1(1))**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BENCHMARK INSURANCE COMPANY	61.31%	1	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
2	FIRST HEALTH LIFE & HEALTH INS COMPANY	2.12%	3	53	\$181,967	\$179,674	\$0	\$116,155	\$126,124	70.20%
3	HEALTHY ALLIANCE LIFE INSURANCE CO	36.57%	2	859	\$3,142,377	\$3,233,426	\$0	\$2,272,339	\$2,955,129	91.39%
4	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	4	268	\$11	\$11	\$0	\$0	\$0	0.00%
TOTAL		100.00%		1,455	\$8,591,787	\$8,680,543	\$0	\$7,095,166	\$7,226,000	83.24%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(LARGE EMPLOYERS, GRANTED EXEMPT FROM 379.936.1(1))**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRUSTMARK INSURANCE COMPANY	100.00%	1	65	\$21,828	\$21,306	\$0	\$0	\$0	0.00%
	TOTAL	100.00%		65	\$21,828	\$21,306	\$0	\$0	\$0	0.00%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(LARGE EMPLOYERS, NOT GRANTED EXEMPT FROM 379.936.1(1))**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	3	0	\$0	\$0	\$0	\$120,120	\$22,023	N/A
2	HEALTHY ALLIANCE LIFE INSURANCE CO	99.98%	1	59	\$117,350	\$120,290	\$0	\$306,361	\$398,588	331.36%
3	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	2	635	\$25	\$25	\$0	\$0	\$0	0.00%
TOTAL		100.00%		694	\$117,375	\$120,315	\$0	\$426,481	\$420,611	349.59%



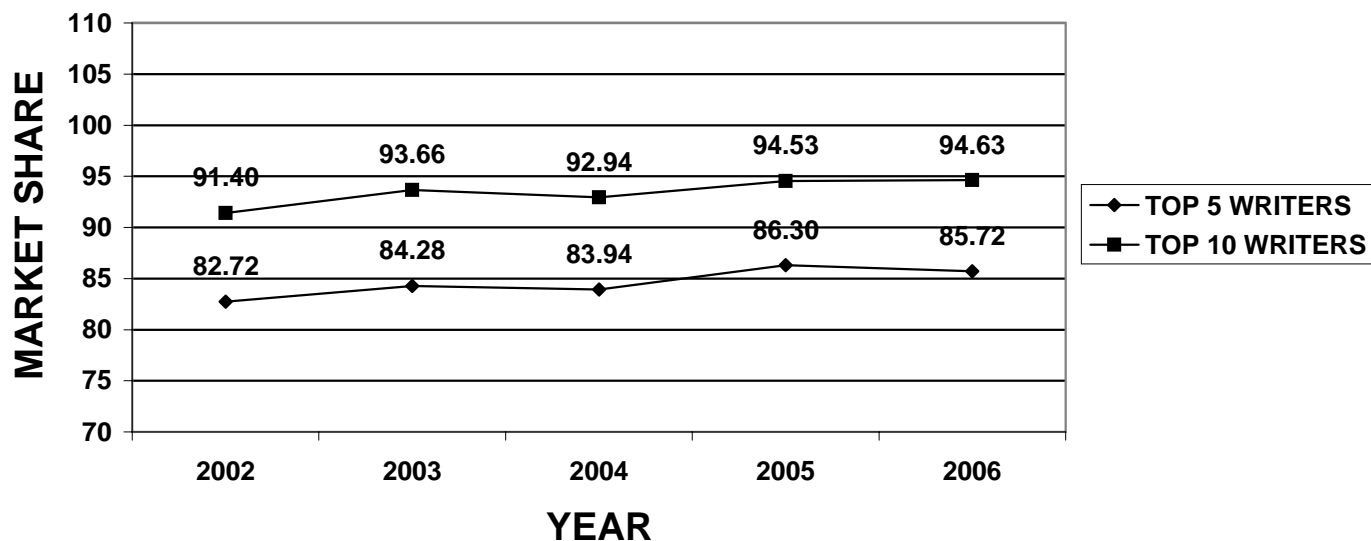
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER /UNION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AEGIS SECURITY INSURANCE COMPANY	0.00%	39	110	\$48,409	\$48,409	\$0	\$6,012	\$6,012	12.42%
2	AETNA LIFE INSURANCE COMPANY	1.83%	8	13,198	\$28,980,139	\$29,541,242	\$0	\$22,812,010	\$23,134,202	78.31%
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.74%	12	2,444	\$11,632,337	\$11,572,087	\$0	\$9,246,363	\$9,332,888	80.65%
4	AMERICAN FAMILY MUTUAL INS CO	0.14%	19	534	\$2,260,571	\$2,260,571	\$0	\$2,095,225	\$1,806,380	79.91%
5	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	42	613	\$3,086	\$3,092	\$0	\$0	\$0	0.00%
6	AMERICAN MEDICAL AND LIFE INS CO	0.00%	41	567	\$16,896	\$23,394	\$0	\$0	\$0	0.00%
7	AMERICAN MEDICAL SECURITY LIFE INS CO	0.01%	35	0	\$125,872	\$158,125	\$0	\$123,431	\$118,824	75.15%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	20	1,415	\$1,623,168	\$3,996,550	\$0	\$3,665,491	\$4,689,181	117.33%
9	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	34	465	\$151,630	\$151,630	\$0	\$45,743	\$71,776	47.34%
10	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	45	0	\$0	\$0	\$0	\$90,187	\$90,187	N/A
11	BENICORP INSURANCE COMPANY	0.09%	22	789	\$1,502,463	\$1,503,900	\$0	\$1,068,088	\$1,203,023	79.99%
12	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	8.42%	4	36,119	\$133,185,395	\$133,185,395	\$0	\$144,139,802	\$140,197,439	105.26%
13	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.02%	33	69	\$289,076	\$291,009	\$0	\$236,677	\$232,143	79.77%
14	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	43	19	\$313	\$329	\$0	\$0	\$0	0.00%
15	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.37%	18	1,538	\$5,910,069	\$5,910,069	\$0	\$5,948,876	\$6,232,248	105.45%
16	CONNECTICUT GENERAL LIFE INS CO	2.12%	7	8,088	\$33,555,371	\$32,618,000	\$0	\$25,891,969	\$25,117,913	77.01%
17	CONTINENTAL ASSURANCE COMPANY	0.03%	27	822	\$516,668	\$328,880	\$0	\$274,547	\$148,991	45.30%
18	CORPORATE HEALTH INSURANCE COMPANY	0.06%	26	2,819	\$904,356	\$904,356	\$0	\$464,614	\$468,547	51.81%
19	COVENTRY HEALTH AND LIFE INSURANCE CO	13.73%	3	79,024	\$217,254,006	\$217,254,006	\$0	\$166,517,100	\$172,645,618	79.47%
20	COX HEALTH SYSTEMS INSURANCE COMPANY	2.63%	6	15,032	\$41,639,880	\$41,639,880	\$0	\$35,885,848	\$36,860,640	88.52%
21	FEDERATED MUTUAL INSURANCE COMPANY	0.06%	25	400	\$1,008,142	\$1,008,142	\$0	\$872,459	\$881,272	87.42%
22	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	45	0	\$0	\$0	\$0	\$67,670	\$67,702	N/A
23	GREAT WEST LIFE & ANNUITY INS CO	0.62%	13	12,066	\$9,819,937	\$9,791,351	\$0	\$8,642,855	\$8,660,065	88.45%
24	GUARANTEE TRUST LIFE INSURANCE CO	0.06%	24	639	\$1,025,180	\$1,030,536	\$0	\$893,731	\$863,540	83.80%
25	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.43%	17	4,397	\$6,782,653	\$6,760,508	\$0	\$5,735,185	\$5,718,284	84.58%
26	HEALTHY ALLIANCE LIFE INSURANCE CO	38.36%	1	256,255	\$606,971,816	\$631,537,996	\$0	\$507,080,253	\$509,854,910	80.73%
27	HUMANA INSURANCE COMPANY	1.44%	9	10,908	\$22,775,335	\$22,930,410	\$0	\$20,487,935	\$20,351,087	88.75%
28	LINCOLN NATIONAL LIFE INSURANCE CO	0.00%	45	0	\$0	\$0	\$0	\$44,000	\$0	N/A
29	MEGA LIFE AND HEALTH INS CO THE	0.03%	28	252	\$423,441	\$320,595	\$0	\$293,387	\$157,621	49.17%
30	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	45	0	\$0	-\$4	\$0	\$0	-\$157	3925.00%
31	PACIFIC LIFE & ANNUITY COMPANY	0.00%	40	0	\$27,388	\$27,108	\$0	\$54,021	\$39,979	147.48%
32	PHILADELPHIA AMERICAN LIFE INS CO	0.01%	38	22	\$104,519	\$104,616	\$0	\$158,412	\$122,780	117.36%
33	PHOENIX LIFE INSURANCE COMPANY	0.00%	44	0	\$12	\$0	\$0	\$0	\$0	N/A
34	PREMIER HEALTH INSURANCE COMPANY INC	5.44%	5	36,738	\$86,071,807	\$86,071,807	\$0	\$85,195,406	\$86,532,140	100.53%
35	PRINCIPAL LIFE INS CO	0.85%	11	6,214	\$13,515,730	\$14,342,591	\$0	\$13,025,245	\$13,087,319	91.25%
36	SHELTER LIFE INSURANCE COMPANY	0.45%	16	1,797	\$7,067,939	\$7,026,647	\$0	\$6,514,644	\$5,585,933	79.50%
37	SIERRA HEALTH & LIFE INS CO INC	0.01%	36	424	\$118,463	\$87,619	\$0	\$20,848	\$59,231	67.60%
38	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.02%	32	319	\$330,501	\$303,737	\$0	\$0	\$0	0.00%
39	STATE FARM MUTUAL AUTOMOBILE INS CO	0.48%	15	4,567	\$7,669,614	\$7,669,614	\$0	\$6,683,321	\$5,559,350	72.49%
40	TIME INSURANCE COMPANY	0.02%	30	173	\$347,072	\$346,602	\$0	\$239,037	\$228,512	65.93%
41	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	45	0	\$0	\$0	\$0	\$0	-\$113,471	N/A
42	TRUSTMARK INSURANCE COMPANY	0.00%	45	0	\$0	\$0	\$0	-\$1,506	-\$32	N/A
43	TRUSTMARK LIFE INSURANCE COMPANY	0.51%	14	4,295	\$8,083,167	\$7,703,258	\$0	\$7,259,514	\$7,412,835	96.23%
44	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.90%	10	5,637	\$14,166,991	\$13,821,843	\$0	\$11,012,484	\$10,042,281	72.66%
45	UNIFIED LIFE INSURANCE COMPANY	0.02%	31	0	\$344,572	\$344,572	\$0	\$239,192	\$139,517	40.49%
46	UNION LABOR LIFE INSURANCE COMPANY	0.01%	37	26	\$113,517	\$110,555	\$0	\$31,532	\$23,510	21.27%
47	UNION SECURITY INSURANCE COMPANY	0.03%	29	99	\$419,703	\$420,127	\$0	\$565,413	\$543,288	129.32%
48	UNITED AMERICAN INSURANCE COMPANY	0.10%	21	925	\$1,568,745	\$1,567,399	\$0	\$1,199,045	\$1,245,317	79.45%
49	UNITED HEALTHCARE INSURANCE COMPANY	19.77%	2	94,986	\$312,883,753	\$311,979,634	\$0	\$276,023,698	\$195,764,593	62.75%
50	UNITED OF OMAHA LIFE INS CO	0.07%	23	512	\$1,168,469	\$1,185,167	\$0	\$2,249,119	\$2,375,379	200.43%
TOTAL		100.00%		605,316	\$1,582,408,171	\$1,607,883,354	\$0	\$1,373,098,883	\$1,297,558,797	80.70%

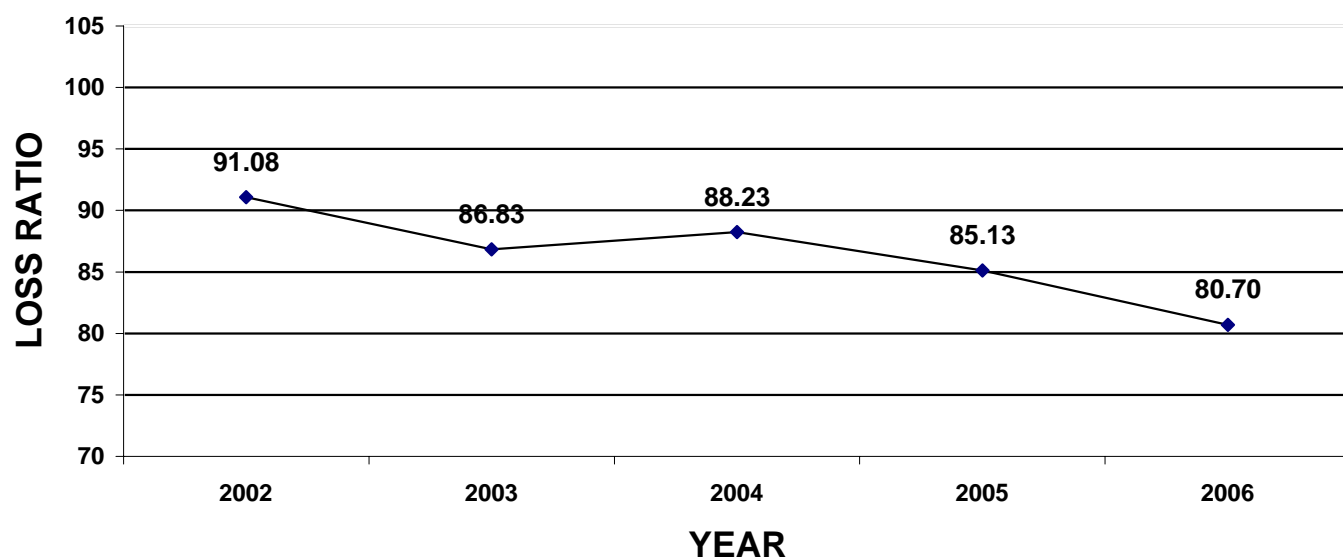


## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (LARGE EMPLOYER)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





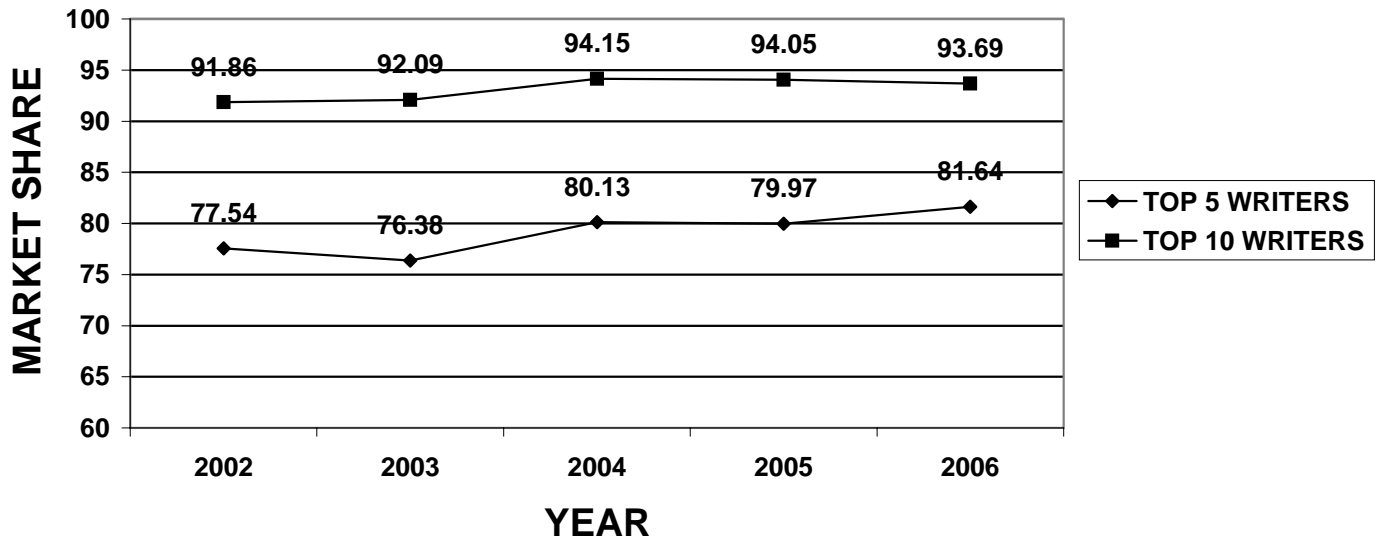
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	7.11%	5	5,712	\$8,852,258	\$9,709,550	\$0	\$6,574,145	\$6,400,593	65.92%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	36	1	\$412	\$415	\$0	\$2,968	\$2,968	715.18%
3	AMERICAN INSURANCE COMPANY OF TEXAS	0.02%	23	3	\$23,895	\$23,895	\$0	\$38,342	\$2,551	10.68%
4	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	9.80%	3	5,670	\$12,198,181	\$12,273,813	\$0	\$8,083,547	\$7,646,139	62.30%
5	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	2.12%	9	986	\$2,638,395	\$2,663,200	\$0	\$1,646,642	\$1,485,573	55.78%
6	AMERICAN REPUBLIC INSURANCE COMPANY	0.03%	21	34	\$42,307	\$41,502	\$0	\$8,109	\$8,584	20.68%
7	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	37	0	\$0	\$0	\$0	\$120,120	\$22,023	N/A
8	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	27	7	\$13,588	\$13,588	\$0	\$4,052	\$9,903	72.88%
9	CENTRAL RESERVE LIFE INSURANCE COMPANY	3.00%	6	1,555	\$3,732,017	\$3,720,382	\$0	\$2,395,492	\$2,294,320	61.67%
10	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	28	0	\$13,205	\$13,205	\$0	\$155,890	\$95,425	722.64%
11	CLARENDON NATIONAL INSURANCE COMPANY	0.02%	25	13	\$21,261	\$21,261	\$0	-\$3,735	\$48,701	229.06%
12	COMPANION LIFE INSURANCE COMPANY	0.11%	19	30	\$133,643	\$133,579	\$0	\$14,166	\$14,319	10.72%
13	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	34	0	\$897	\$1,156	\$0	\$0	-\$153	-13.24%
14	EMPIRE FIRE AND MARINE INSURANCE CO	0.22%	15	221	\$272,007	\$272,007	\$0	\$149,616	\$237,718	87.39%
15	FAIRMONT PREMIER INSURANCE COMPANY	1.58%	12	0	\$1,970,508	\$1,970,508	\$0	\$1,009,973	\$1,079,495	54.78%
16	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	37	0	\$0	\$0	\$0	\$434	\$903	N/A
17	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.14%	16	158	\$169,171	\$168,834	\$0	\$149,771	\$141,939	84.07%
18	GOLDEN RULE INSURANCE COMPANY	30.68%	1	21,960	\$38,191,535	\$37,901,936	\$0	\$25,541,964	\$26,025,673	68.67%
19	GUARANTEE TRUST LIFE INSURANCE CO	0.05%	20	108	\$56,844	\$57,141	\$0	\$17,620	\$17,025	29.79%
20	HEALTHY ALLIANCE LIFE INSURANCE CO	1.90%	11	604	\$2,370,711	\$2,417,706	\$0	\$1,839,761	\$2,417,706	100.00%
21	JOHN ALDEN LIFE INSURANCE COMPANY	2.03%	10	1,591	\$2,530,502	\$2,523,718	\$0	\$1,256,023	\$1,251,391	49.59%
22	LIFE INSURANCE CO OF NORTH AMERICA	0.02%	22	103	\$30,969	\$30,969	\$0	\$180,135	\$173,307	559.61%
23	LIFE INVESTORS INS CO OF AMERICA	0.01%	30	0	\$7,636	\$7,711	\$0	\$23,651	\$2,926	37.95%
24	MEGA LIFE AND HEALTH INS CO THE	8.07%	4	5,866	\$10,040,447	\$10,064,545	\$0	\$3,842,517	\$3,181,978	31.62%
25	MIDWEST NATIONAL LIFE INS CO OF TN	2.44%	8	1,475	\$3,035,378	\$3,092,524	\$0	\$1,705,589	\$1,501,868	48.56%
26	MONY LIFE INSURANCE COMPANY	0.00%	33	2	\$1,053	\$1,058	\$0	\$3,601	\$2,946	278.45%
27	NATIONAL CASUALTY COMPANY	0.00%	37	0	\$0	\$0	\$0	\$0	-\$1,319	N/A
28	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.12%	18	589	\$146,814	\$147,604	\$0	\$94,810	\$85,870	58.18%
29	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	29	1	\$10,536	\$67,701	\$0	\$65,494	\$14,937	22.06%
30	NATIONWIDE LIFE INSURANCE COMPANY OF AMERIC	0.01%	26	76	\$17,614	\$18,003	\$0	\$4,285	-\$8,767	-48.70%
31	NEW YORK LIFE INSURANCE COMPANY	2.47%	7	935	\$3,070,080	\$3,016,599	\$46,779	\$3,483,301	\$3,399,310	112.69%
32	PEOPLES BENEFIT LIFE INSURANCE CO	0.12%	17	151	\$155,552	\$168,760	\$0	\$367,421	\$367,200	217.59%
33	PRIMERICA LIFE INSURANCE COMPANY	0.00%	35	1	\$502	\$502	\$0	\$0	-\$730	-145.42%
34	RESERVE NATIONAL INSURANCE COMPANY	0.37%	14	146	\$465,638	\$467,806	\$0	\$216,612	\$204,517	43.72%
35	ROYAL INDEMNITY COMPANY	0.00%	37	0	\$0	\$0	\$0	\$0	-\$3	N/A
36	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	37	0	\$0	\$0	\$0	\$0	-\$1,114	N/A
37	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	32	19	\$4,002	\$3,530	\$0	\$0	\$1,351	38.27%
38	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	37	0	\$0	\$0	\$0	\$219,613	\$219,613	N/A
39	TIME INSURANCE COMPANY	25.98%	2	21,741	\$32,342,897	\$32,246,395	\$0	\$19,378,820	\$19,914,559	61.76%
40	TRUSTMARK INSURANCE COMPANY	0.02%	24	65	\$21,828	\$21,306	\$0	\$0	\$0	0.00%
41	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	31	903	\$4,643	\$4,425	\$0	\$0	\$0	0.00%
42	WORLD INSURANCE COMPANY	1.53%	13	1,309	\$1,898,657	\$1,913,665	\$0	\$1,300,147	\$1,314,921	68.71%
TOTAL		100.00%		72,035	\$124,485,583	\$125,200,499	\$46,779	\$79,890,896	\$79,576,166	63.56%

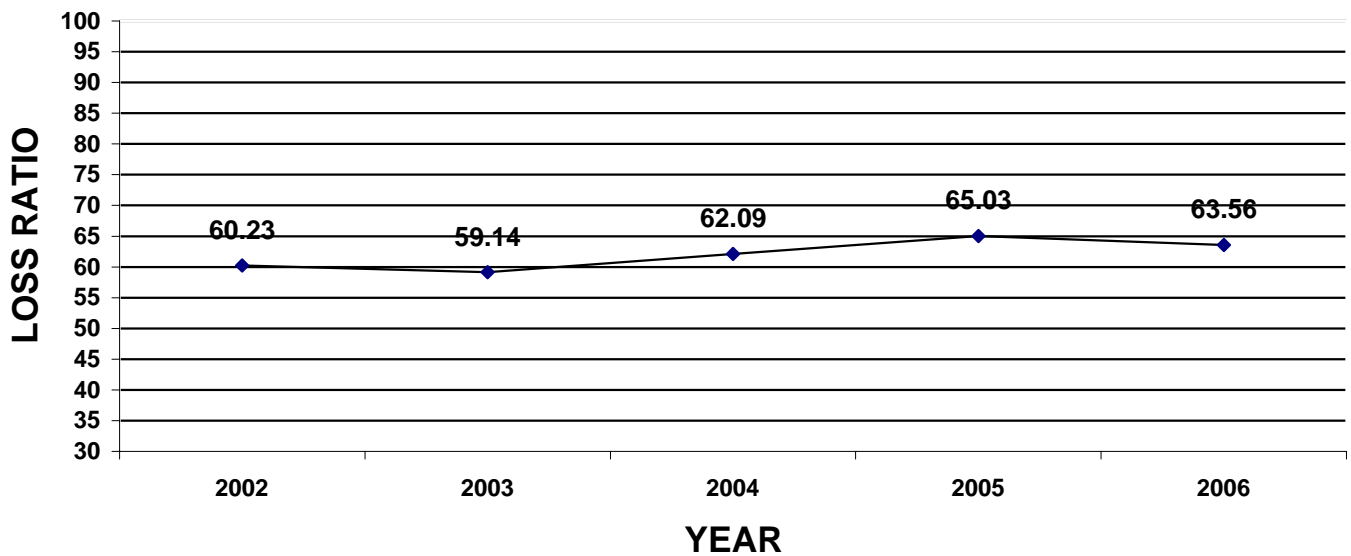


# MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (ASSOCIATION)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





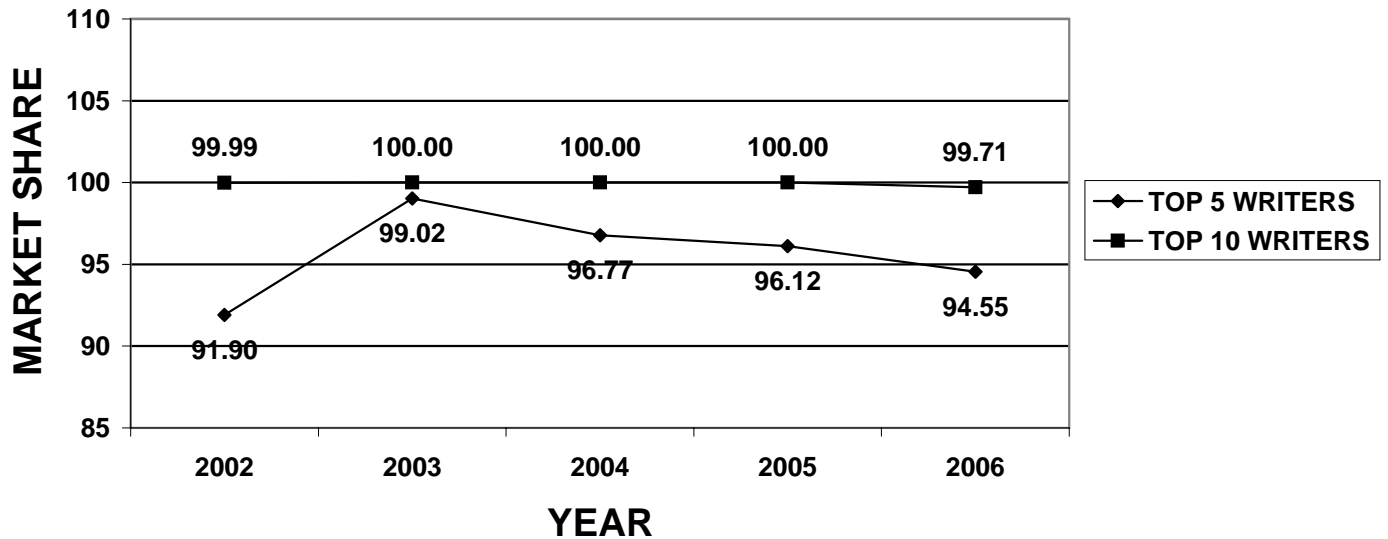
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN REPUBLIC INSURANCE COMPANY	72.01%	1	2,047	\$4,957,944	\$4,997,026	\$0	\$2,379,449	\$2,378,410	47.60%
2	CELTIC INSURANCE COMPANY	1.76%	6	1	\$120,997	\$162,811	\$0	\$70,461	\$75,731	46.51%
3	CLARENDON NATIONAL INSURANCE COMPANY	3.40%	5	16	\$234,100	\$234,100	\$0	\$39,468	-\$261,161	-111.56%
4	COMBINED INSURANCE CO OF AMERICA	3.51%	4	464	\$241,809	\$238,650	\$0	\$109,401	\$107,340	44.98%
5	FIDELITY SECURITY LIFE INSURANCE COMPANY	9.25%	2	249	\$636,900	\$637,416	\$0	\$410,151	\$397,959	62.43%
6	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.31%	10	2	\$21,352	\$22,602	\$0	\$25,232	\$22,311	98.71%
7	GUARANTEE TRUST LIFE INSURANCE CO	1.09%	8	52	\$75,068	\$75,461	\$0	\$88,411	\$85,424	113.20%
8	JOHN ALDEN LIFE INSURANCE COMPANY	6.38%	3	49	\$439,466	\$444,705	\$0	\$266,771	\$226,878	51.02%
9	MUTUAL OF OMAHA INSURANCE COMPANY	0.12%	12	3	\$7,973	\$7,114	\$0	\$2,203	-\$8,612	-121.06%
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.18%	11	170	\$12,267	\$12,876	\$0	\$3,985	\$4,542	35.27%
11	TRUSTMARK INSURANCE COMPANY	1.49%	7	23	\$102,918	\$100,459	\$0	\$37,473	\$796	0.79%
12	UNION SECURITY INSURANCE COMPANY	0.50%	9	4	\$34,418	\$34,467	\$0	\$66,601	\$61,044	177.11%
TOTAL		100.00%		3,080	\$6,885,212	\$6,967,687	\$0	\$3,499,606	\$3,090,662	44.36%

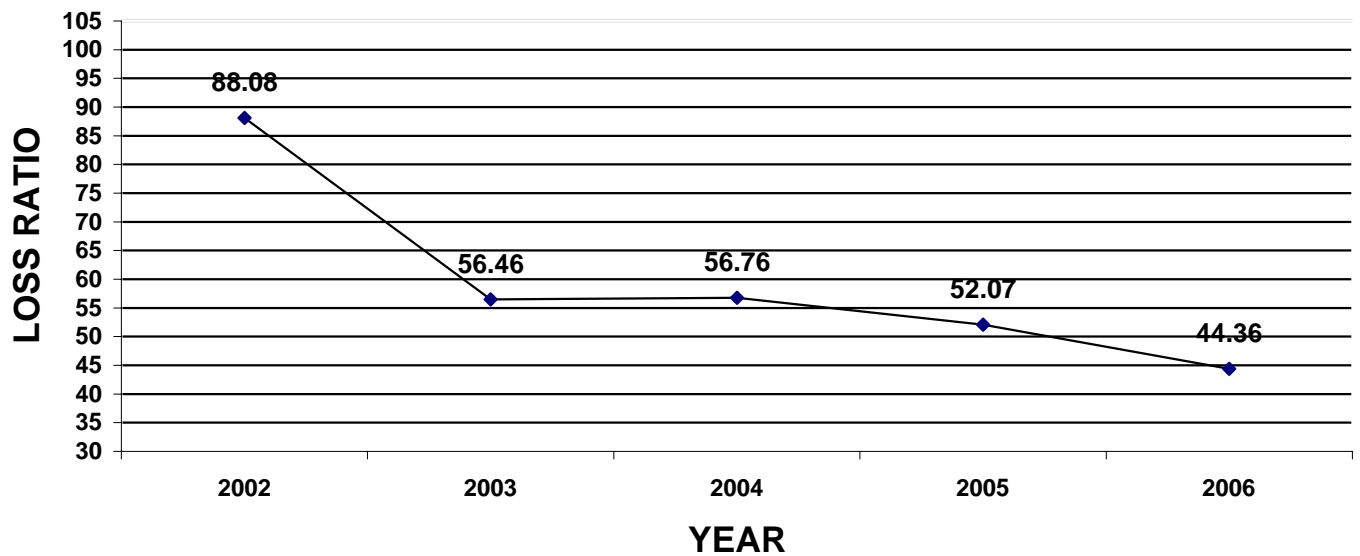


## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (DISCRETIONARY)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





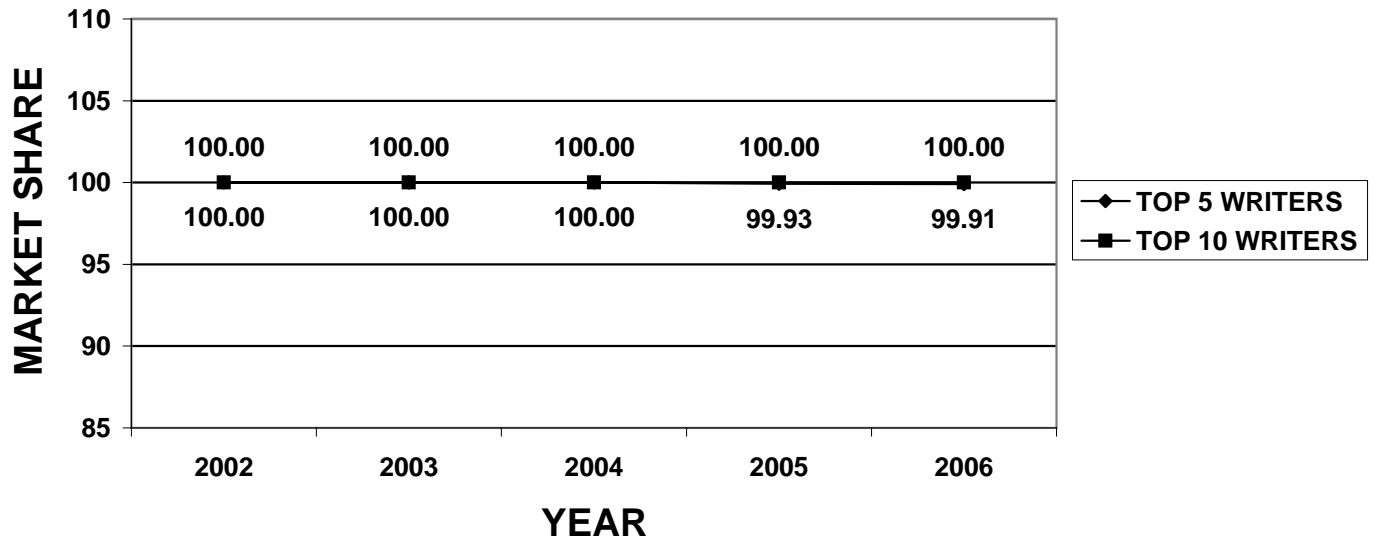
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.19%	4	351	\$704,256	\$704,256	\$0	\$316,429	\$380,424	54.02%
2	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	43.73%	2	35,152	\$158,831,442	\$158,831,442	\$0	\$144,563,243	\$146,469,038	92.22%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	0.04%	7	38	\$157,107	\$157,107	\$0	\$27,383	\$31,734	20.20%
4	HEALTHY ALLIANCE LIFE INSURANCE CO	51.42%	1	48,326	\$186,760,894	\$188,450,334	\$0	\$202,483,076	\$197,924,019	105.03%
5	HUMANA INSURANCE COMPANY	0.18%	5	371	\$664,941	\$664,941	\$0	\$538,510	\$538,510	80.99%
6	MUTUAL OF OMAHA INSURANCE COMPANY	4.39%	3	4,504	\$15,930,043	\$15,743,115	\$0	\$10,867,939	\$10,745,839	68.26%
7	UNITED HEALTHCARE INSURANCE COMPANY	0.04%	6	26,189	\$157,967	\$157,967	\$0	\$122,903	\$122,903	77.80%
TOTAL		100.00%		114,931	\$363,206,650	\$364,709,162	\$0	\$358,919,483	\$356,212,467	97.67%

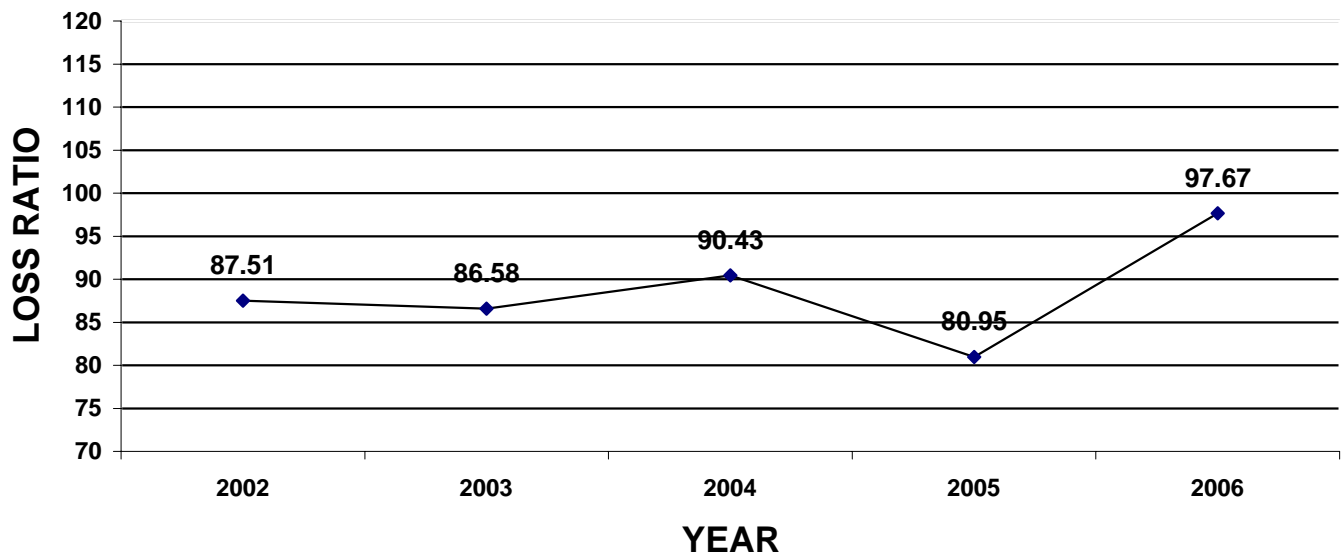


# MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (FEDERAL EMPLOYEES)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AEGIS SECURITY INSURANCE COMPANY	0.00%	65	110	\$48,409	\$48,409	\$0	\$6,012	\$6,012	12.42%
2	AETNA LIFE INSURANCE COMPANY	1.41%	8	21,663	\$41,757,356	\$43,175,751	\$0	\$31,684,412	\$32,285,835	74.78%
3	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	87	1	\$412	\$415	\$0	\$2,968	\$2,968	715.18%
4	AMERICAN COMMUNITY MUTUAL INSURANCE CO	1.22%	11	7,988	\$36,073,741	\$35,886,895	\$0	\$25,813,936	\$27,554,460	76.78%
5	AMERICAN FAMILY MUTUAL INS CO	0.08%	35	534	\$2,260,571	\$2,260,571	\$0	\$2,095,225	\$1,806,380	79.91%
6	AMERICAN HERITAGE LIFE INSURANCE CO	0.00%	82	613	\$3,086	\$3,092	\$0	\$0	\$0	0.00%
7	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	69	3	\$23,895	\$23,895	\$0	\$38,342	\$2,551	10.68%
8	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	89	8	\$0	\$0	\$0	\$8,414	\$8,414	N/A
9	AMERICAN MEDICAL AND LIFE INS CO	0.00%	72	567	\$16,896	\$23,394	\$0	\$0	\$0	0.00%
10	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.60%	16	6,754	\$17,876,511	\$18,117,713	\$0	\$12,676,157	\$12,285,911	67.81%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	38	1,415	\$1,623,168	\$3,996,550	\$0	\$3,665,491	\$4,689,181	117.33%
12	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.09%	33	986	\$2,638,395	\$2,663,200	\$0	\$1,646,642	\$1,485,573	55.78%
13	AMERICAN REPUBLIC INSURANCE COMPANY	0.17%	30	2,081	\$5,000,251	\$5,038,528	\$0	\$2,387,558	\$2,386,994	47.37%
14	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	55	465	\$151,630	\$151,630	\$0	\$165,863	\$93,799	61.86%
15	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	74	7	\$13,588	\$13,588	\$0	\$4,052	\$9,903	72.88%
16	AVEMCO INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	\$1,911	-\$157,288	N/A
17	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	\$90,187	\$90,187	N/A
18	BENCHMARK INSURANCE COMPANY	0.18%	29	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
19	BENICORP INSURANCE COMPANY	0.55%	17	7,423	\$16,204,655	\$16,220,261	\$0	\$11,519,815	\$12,975,136	79.99%
20	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	80	2	\$6,902	\$6,902	\$0	\$0	\$0	0.00%
21	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	13.02%	3	98,823	\$385,830,837	\$385,830,837	\$0	\$358,054,045	\$360,367,477	93.40%
22	CAMBRIDGE LIFE INSURANCE COMPANY	0.04%	42	124	\$1,041,605	\$961,223	\$0	\$441,548	\$161,033	16.75%
23	CELTIC INSURANCE COMPANY	0.00%	61	1	\$120,997	\$162,811	\$0	\$70,461	\$75,731	46.51%
24	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.19%	28	1,995	\$5,725,645	\$5,727,340	\$0	\$4,027,747	\$3,895,307	68.01%
25	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	59	33	\$138,231	\$139,444	\$0	\$209,289	\$142,267	102.02%
26	CLARENDON NATIONAL INSURANCE COMPANY	0.01%	50	29	\$255,361	\$255,361	\$0	\$35,733	-\$212,460	-83.20%
27	COMBINED INSURANCE CO OF AMERICA	0.01%	51	464	\$241,809	\$238,650	\$0	\$109,401	\$107,340	44.98%
28	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.31%	24	2,642	\$9,259,111	\$9,259,111	\$0	\$9,745,676	\$9,878,571	106.69%
29	COMPANION LIFE INSURANCE COMPANY	0.01%	56	42	\$148,484	\$148,413	\$0	\$14,906	\$15,067	10.15%
30	CONNECTICUT GENERAL LIFE INS CO	1.14%	13	8,099	\$33,638,155	\$32,700,784	\$0	\$25,894,908	\$25,120,852	76.82%
31	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	84	0	\$897	\$1,156	\$0	\$0	-\$153	-13.24%
32	CONTINENTAL ASSURANCE COMPANY	0.02%	45	822	\$516,668	\$328,880	\$0	\$274,547	\$148,991	45.30%
33	CORPORATE HEALTH INSURANCE COMPANY	0.03%	43	2,819	\$904,356	\$904,356	\$0	\$464,614	\$468,547	51.81%
34	COVENTRY HEALTH AND LIFE INSURANCE CO	7.34%	4	79,062	\$217,411,113	\$217,411,113	\$0	\$166,544,483	\$172,677,352	79.42%
35	COX HEALTH SYSTEMS INSURANCE COMPANY	1.70%	6	18,387	\$50,372,066	\$50,372,066	\$0	\$43,864,037	\$45,085,577	89.51%
36	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	49	221	\$272,007	\$272,007	\$0	\$149,616	\$237,718	87.39%
37	FAIRFIELD INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	\$0	-\$54,000	N/A
38	FAIRMONT PREMIER INSURANCE COMPANY	0.07%	36	0	\$1,970,508	\$1,970,508	\$0	\$1,009,973	\$1,079,495	54.78%
39	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	\$434	\$903	N/A
40	FEDERATED MUTUAL INSURANCE COMPANY	0.70%	14	7,465	\$20,823,941	\$20,825,072	\$0	\$20,565,510	\$20,199,372	97.00%
41	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	44	249	\$636,900	\$637,416	\$0	\$410,151	\$397,959	62.43%
42	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	89	0	\$0	\$0	\$0	\$67,670	\$67,702	N/A
43	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.01%	52	53	\$181,967	\$179,674	\$0	\$116,155	\$126,124	70.20%
44	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	53	158	\$169,171	\$168,834	\$0	\$149,771	\$141,939	84.07%
45	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	70	2	\$21,352	\$22,602	\$0	\$25,232	\$22,311	98.71%
46	GENWORTH LIFE AND HEALTH INSURANCE CO	0.00%	73	1	\$13,622	\$13,190	\$0	\$6,690	\$6,787	51.46%
47	GOLDEN RULE INSURANCE COMPANY	1.29%	10	21,960	\$38,351,162	\$38,067,860	\$0	\$25,728,914	\$26,190,425	68.80%
48	GREAT WEST LIFE & ANNUITY INS CO	0.33%	21	12,066	\$9,819,937	\$9,791,351	\$0	\$8,642,855	\$8,660,065	88.45%
49	GUARANTEE TRUST LIFE INSURANCE CO	0.08%	34	1,152	\$2,413,946	\$2,426,558	\$0	\$2,657,042	\$2,567,283	105.80%
50	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.30%	25	4,853	\$8,973,351	\$8,944,054	\$0	\$8,489,665	\$8,464,647	94.64%
51	HEALTHY ALLIANCE LIFE INSURANCE CO	38.77%	1	444,535	\$1,149,140,796	\$1,190,554,239	\$0	\$1,006,339,818	\$1,007,411,006	84.62%
52	HUMANA INSURANCE COMPANY	1.32%	9	18,709	\$39,149,123	\$39,408,123	\$0	\$32,397,036	\$32,013,135	81.23%
53	JEFFERSON PILOT LIFE INS CO	0.00%	78	2	\$8,527	\$8,623	\$0	\$1,638	-\$31,512	-365.44%
54	JOHN ALDEN LIFE INSURANCE COMPANY	0.33%	22	3,907	\$9,753,048	\$9,819,311	\$0	\$6,027,330	\$5,284,617	53.82%
55	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	\$0	-\$608	N/A
56	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	68	103	\$30,969	\$30,969	\$0	\$180,135	\$173,307	559.61%
57	LIFE INVESTORS INS CO OF AMERICA	0.00%	79	0	\$7,636	\$7,711	\$0	\$23,651	\$2,926	37.95%
58	LINCOLN NATIONAL LIFE INSURANCE CO	0.00%	89	0	\$0	\$0	\$0	\$44,000	\$0	N/A
59	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	48	580	\$304,422	\$304,422	\$0	\$146,342	\$220,309	72.37%
60	MEGA LIFE AND HEALTH INS CO THE	0.35%	20	6,152	\$10,500,286	\$10,421,433	\$0	\$4,144,729	\$3,349,667	32.14%
61	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	75	85	\$12,711	\$12,711	\$0	\$0	\$4,493,408	35350.55%
62	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	66	14	\$46,799	\$41,310	\$0	\$10,813	\$8,374	20.27%
63	MIDWEST NATIONAL LIFE INS CO OF TN	0.10%	32	1,475	\$3,035,378	\$3,092,524	\$0	\$1,705,589	\$1,501,868	48.56%
64	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	89	7	-\$199	\$0	\$0	\$15,518	\$5,834	N/A
65	MONY LIFE INSURANCE COMPANY	0.00%	83	2	\$1,053	\$1,058	\$0	\$3,601	\$2,946	278.45%
66	MUTUAL OF OMAHA INSURANCE COMPANY	0.54%	18	4,507	\$15,938,016	\$15,750,225	\$0	\$10,870,142	\$10,737,070	68.17%
67	NATIONAL CASUALTY COMPANY	0.00%	89	0	\$0	\$0	\$0	\$0	-\$1,319	N/A
68	NATIONAL FOUNDATION LIFE INSURANCE CO	0.00%	58	589	\$146,814	\$147,604	\$0	\$94,810	\$85,870	58.18%
69	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.00%	76	170	\$12,267	\$12,876	\$0	\$3,985	\$4,542	35.27%
70	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	77	1	\$10,536	\$67,701	\$0	\$65,494	\$14,937	22.06%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	71	76	\$17,614	\$18,003	\$0	\$4,285	-\$8,767	-48.70%
72	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	67	8	\$32,155	\$33,861	\$0	\$41,097	\$28,324	83.65%
73	NEW YORK LIFE INSURANCE COMPANY	0.10%	31	935	\$3,070,080	\$3,016,599	\$46,779	\$3,483,301	\$3,399,310	112.69%
74	PACIFIC LIFE & ANNUITY COMPANY	0.00%	57	0	\$146,827	\$145,323	\$0	\$577,758	\$429,432	295.50%
75	PEOPLES BENEFIT LIFE INSURANCE CO	0.01%	54	151	\$155,552	\$168,760	\$0	\$367,421	\$367,200	217.59%
76	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	64	22	\$104,519	\$104,616	\$0	\$158,412	\$122,780	117.36%
77	PHOENIX LIFE INSURANCE COMPANY	0.00%	88	0	\$12	\$0	\$0	\$0	\$0	N/A
78	PREMIER HEALTH INSURANCE COMPANY INC	4.84%	5	55,664	\$143,453,012	\$143,453,012	\$0	\$129,084,792	\$131,110,160	91.40%
79	PRIMERICA LIFE INSURANCE COMPANY	0.00%	86	1	\$502	\$502	\$0	\$0	-\$730	-145.42%
80	PRINCIPAL LIFE INS CO	1.55%	7	19,015	\$46,039,318	\$45,877,416	\$0	\$36,449,865	\$36,623,575	79.83%
81	RESERVE NATIONAL INSURANCE COMPANY	0.02%	46	146	\$465,638	\$467,806	\$0	\$216,612	\$204,517	43.72%
82	ROYAL INDEMNITY COMPANY	0.00%	89	0	\$0	\$0	\$0	\$0	-\$3	N/A
83	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	89	0	\$0	\$0	\$0	\$0	-\$1,114	N/A
84	SHELTER LIFE INSURANCE COMPANY	0.24%	27	1,797	\$7,067,939	\$7,026,647	\$0	\$6,514,644	\$5,585,933	79.50%
85	SIERRA HEALTH & LIFE INS CO INC	0.00%	62	424	\$118,463	\$87,619	\$0	\$20,848	\$59,231	67.60%
86	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	81	19	\$4,002	\$3,530	\$0	\$0	\$1,351	38.27%
87	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	47	351	\$442,593	\$415,829	\$0	\$266,020	\$266,020	63.97%
88	STATE FARM MUTUAL AUTOMOBILE INS CO	0.26%	26	4,567	\$7,669,614	\$7,669,614	\$0	\$6,683,321	\$5,559,350	72.49%
89	TIME INSURANCE COMPANY	1.18%	12	22,584	\$35,010,340	\$34,910,220	\$0	\$20,884,166	\$21,355,428	61.17%
90	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	89	0	\$0	\$0	\$0	\$0	-\$113,471	N/A
91	TRUSTMARK INSURANCE COMPANY	0.00%	60	88	\$124,746	\$121,765	\$0	\$35,967	\$764	0.63%
92	TRUSTMARK LIFE INSURANCE COMPANY	0.32%	23	10,014	\$9,401,759	\$8,959,876	\$0	\$17,475,021	\$17,844,094	199.16%
93	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.63%	15	5,657	\$18,646,455	\$18,192,175	\$0	\$14,494,524	\$13,217,552	72.66%
94	UNIFIED LIFE INSURANCE COMPANY	0.04%	41	0	\$1,092,085	\$1,092,085	\$0	\$1,018,522	\$777,393	71.18%
95	UNION LABOR LIFE INSURANCE COMPANY	0.00%	63	26	\$113,517	\$110,555	\$0	\$31,532	\$23,510	21.27%
96	UNION SECURITY INSURANCE COMPANY	0.39%	19	3,180	\$11,478,231	\$11,489,827	\$0	\$8,481,971	\$8,147,131	70.91%
97	UNITED AMERICAN INSURANCE COMPANY	0.05%	39	925	\$1,568,745	\$1,567,399	\$0	\$1,199,045	\$1,245,317	79.45%
98	UNITED HEALTHCARE INSURANCE COMPANY	17.82%	2	200,709	\$528,013,602	\$527,109,483	\$0	\$428,687,191	\$348,428,086	66.10%
99	UNITED OF OMAHA LIFE INS CO	0.04%	40	512	\$1,168,469	\$1,185,167	\$0	\$2,235,481	\$2,361,741	199.27%
100	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	85	7	\$863	\$863	\$0	\$0	\$0	0.00%
101	WORLD INSURANCE COMPANY	0.06%	37	1,309	\$1,898,657	\$1,913,665	\$0	\$1,300,147	\$1,314,921	68.71%
TOTAL		100.00%		1,121,442	\$2,963,623,588	\$3,005,481,954	\$46,779	\$2,516,071,304	\$2,449,336,404	81.50%



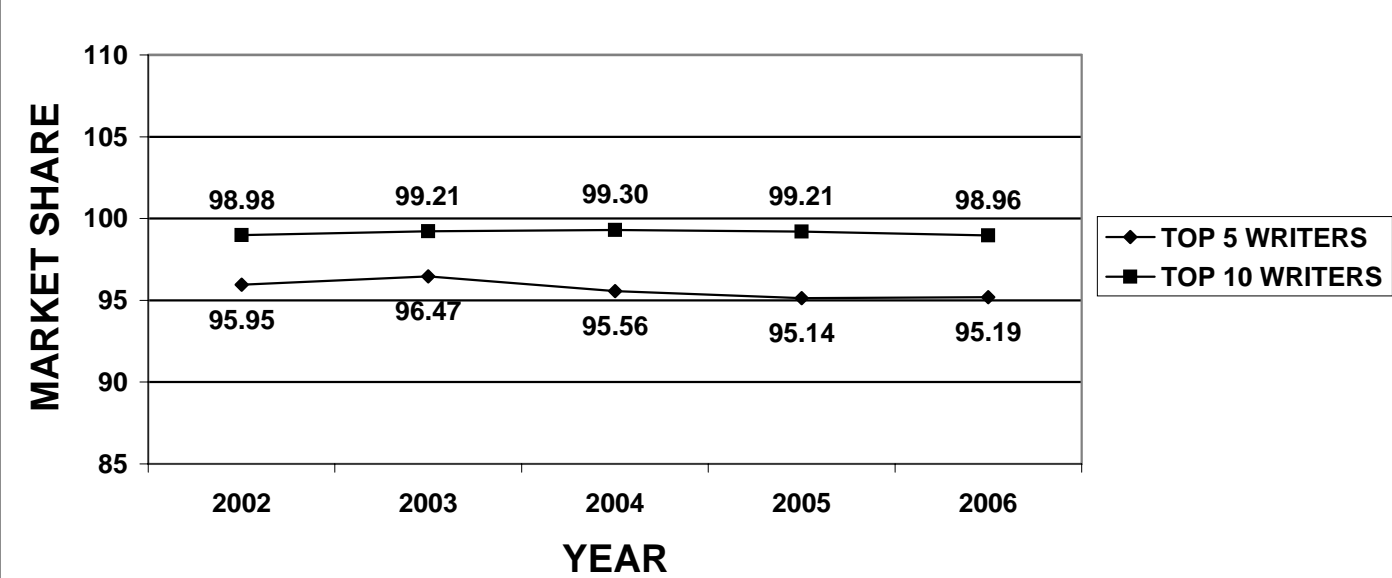
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG PREMIER INSURANCE COMPANY	0.02%	22	18	\$36,747	\$36,921	\$0	\$29,656	\$25,842	69.99%
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.01%	26	14	\$17,903	\$16,011	\$0	\$13,696	\$13,696	85.54%
3	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.09%	15	244	\$181,364	\$60,497	\$0	\$22,975	\$48,001	79.34%
4	AMERICAN REPUBLIC INSURANCE COMPANY	9.26%	3	9,656	\$18,534,416	\$18,609,564	\$0	\$13,543,699	\$13,404,473	72.03%
5	BANKERS LIFE AND CASUALTY COMPANY	3.48%	4	3,794	\$6,976,461	\$7,244,386	\$0	\$5,236,127	\$4,850,902	66.96%
6	CENTRAL STATES HEALTH & LIFE COMPANY	0.09%	14	116	\$186,042	\$185,641	\$0	\$141,006	\$137,427	74.03%
7	COMBINED INSURANCE CO OF AMERICA	0.02%	21	23	\$37,522	\$37,725	\$0	\$80,896	\$79,173	209.87%
8	CONTINENTAL CASUALTY COMPANY	0.00%	32	5,129	\$0	\$0	\$0	\$0	\$0	N/A
9	CONTINENTAL GENERAL INSURANCE CO	0.00%	28	1	\$3,133	\$3,143	\$0	\$2,113	\$2,113	67.23%
10	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.53%	8	990	\$1,066,235	\$917,097	\$0	\$737,602	\$687,956	75.01%
11	CUNA MUTUAL INSURANCE SOCIETY	0.00%	32	0	\$0	\$0	\$0	\$0	-\$47	N/A
12	GLOBE LIFE AND ACCIDENT INS CO	0.01%	24	17	\$23,471	\$24,149	\$0	\$13,712	\$13,142	54.42%
13	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	20	132	\$37,579	\$37,983	\$0	\$33,987	\$33,136	87.24%
14	GUARANTEE TRUST LIFE INSURANCE CO	0.21%	11	29	\$415,988	\$418,161	\$0	\$500,242	\$483,343	115.59%
15	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.72%	7	1,154	\$1,443,349	\$1,426,060	\$0	\$417,808	\$603,743	42.34%
16	HARTFORD LIFE INSURANCE COMPANY	0.33%	9	535	\$669,233	\$693,898	\$0	\$667,655	\$549,480	79.19%
17	HEALTHY ALLIANCE LIFE INSURANCE CO	0.26%	10	776	\$518,236	\$539,464	\$0	\$452,469	\$452,469	83.87%
18	LIFE INVESTORS INS CO OF AMERICA	2.21%	5	3,534	\$4,424,971	\$4,544,084	\$0	\$4,517,058	\$4,434,963	97.60%
19	MONUMENTAL LIFE INSURANCE COMPANY	0.21%	12	179	\$415,881	\$420,542	\$0	\$261,243	\$230,368	54.78%
20	MUTUAL OF OMAHA INSURANCE COMPANY	15.65%	2	21,366	\$31,331,051	\$30,768,974	\$0	\$24,185,934	\$25,919,791	84.24%
21	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	29	3	\$2,041	\$2,080	\$0	\$4,692	\$4,828	232.12%
22	OXFORD LIFE INSURANCE COMPANY	0.07%	16	88	\$137,795	\$139,821	\$0	\$77,282	\$69,642	49.81%
23	PEOPLES BENEFIT LIFE INSURANCE CO	0.05%	17	59	\$105,366	\$107,404	\$0	\$189,756	\$125,215	116.58%
24	PRINCIPAL LIFE INS CO	1.93%	6	1,446	\$3,862,144	\$3,862,186	\$0	\$2,893,114	\$2,792,484	72.30%
25	PYRAMID LIFE INSURANCE COMPANY	0.00%	31	3	\$1,030	\$1,050	\$0	\$301	\$1,307	124.48%
26	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	30	1	\$1,474	\$1,495	\$0	\$11,373	\$8,027	536.92%
27	TRANSAMERICA LIFE INSURANCE COMPANY	0.05%	18	88	\$95,019	\$83,793	\$0	\$35,597	\$41,858	49.95%
28	UNION FIDELITY LIFE INSURANCE CO	0.11%	13	136	\$229,045	\$233,113	\$0	\$224,742	\$226,651	97.23%
29	UNION LABOR LIFE INSURANCE COMPANY	0.02%	23	22	\$32,885	\$39,122	\$0	\$34,148	\$27,135	69.36%
30	UNITED HEALTHCARE INSURANCE COMPANY	64.59%	1	89,251	\$129,353,853	\$128,318,976	\$0	\$105,008,867	\$146,278,101	114.00%
31	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	25	8	\$18,495	\$18,680	\$0	\$19,791	\$22,795	122.03%
32	WASHINGTON NATIONAL INSURANCE CO	0.00%	27	5	\$4,038	\$4,312	\$0	\$3,094	\$2,548	59.09%
33	WORLD INSURANCE COMPANY	0.05%	19	61	\$94,225	\$94,970	\$0	\$83,823	\$84,775	89.27%
TOTAL		100.00%		138,878	\$200,256,992	\$198,891,302	\$0	\$159,444,458	\$201,655,337	101.39%

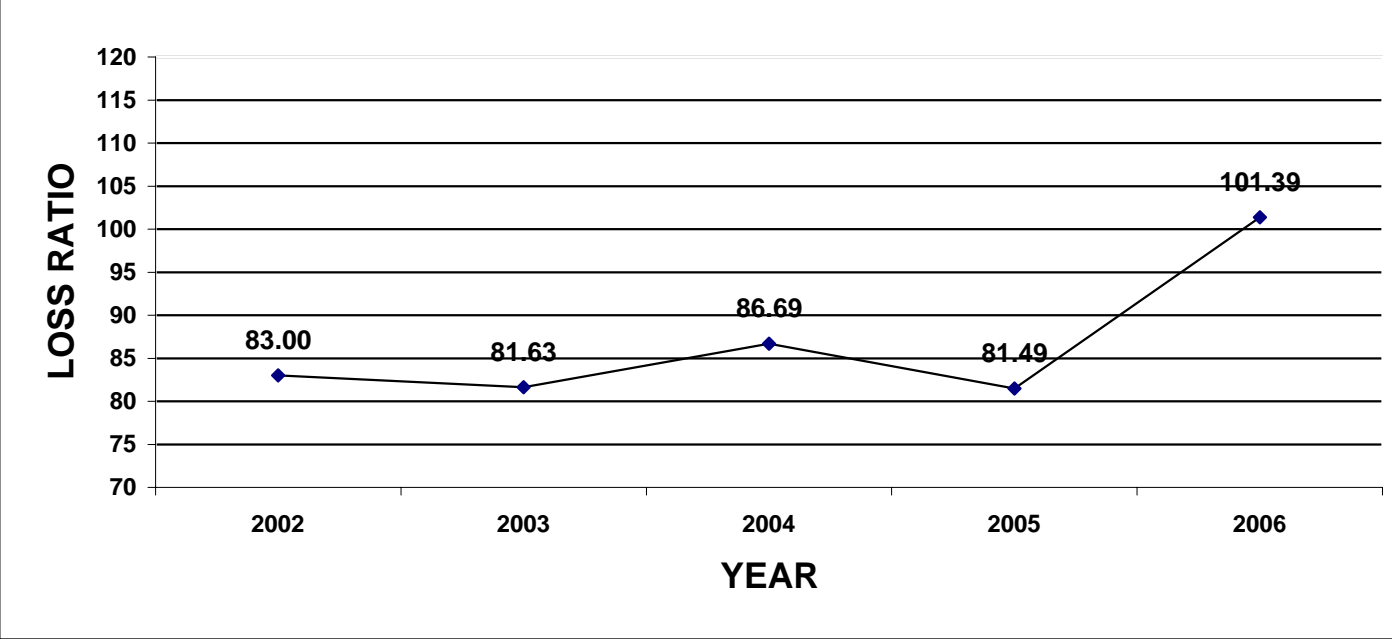


# MISSOURI GROUP MEDICARE SUPPLEMENT INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





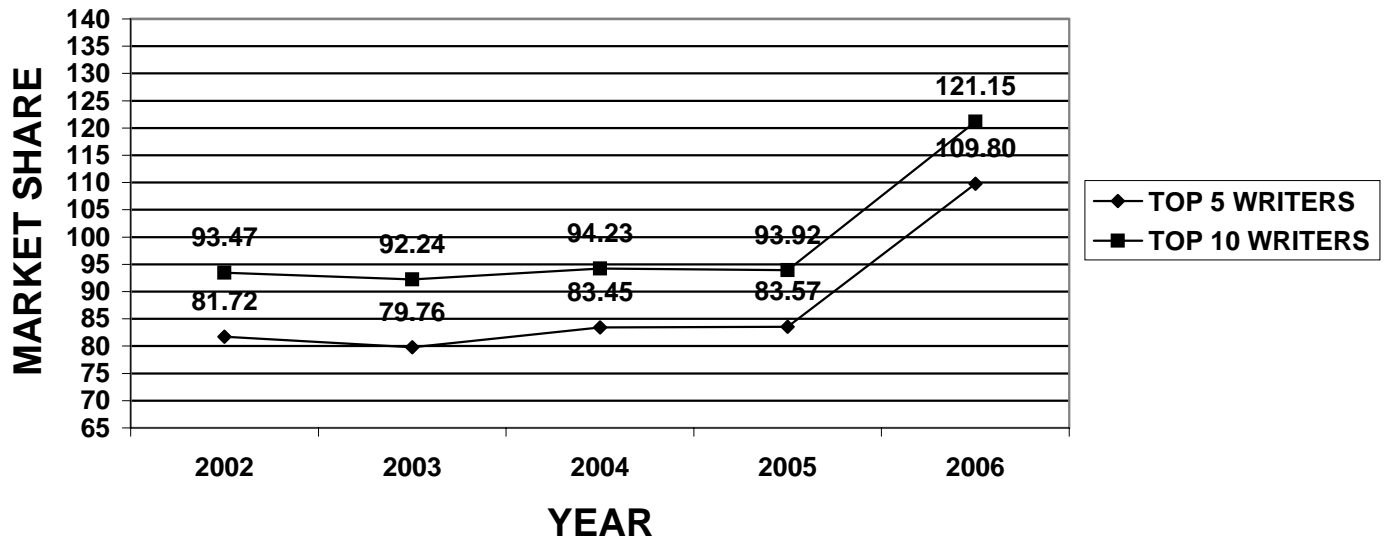
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	3.50%	5	1,222	\$687,787	\$686,885	\$0	\$458,012	\$808,757	117.74%
2	AIG PREMIER INSURANCE COMPANY	0.00%	32	1	\$503	\$499	\$0	\$0	\$0	0.00%
3	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.02%	28	13	\$3,386	\$3,367	\$0	\$17,040	\$17,040	506.09%
4	ALLSTATE LIFE INSURANCE COMPANY	0.67%	13	123	\$131,441	\$131,749	\$0	\$0	\$0	0.00%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.25%	17	74	\$48,219	\$47,887	\$0	\$112	\$75,812	158.31%
6	AMERICAN REPUBLIC INSURANCE COMPANY	1.02%	11	188	\$199,261	\$208,118	\$0	\$215,170	\$43,239	20.78%
7	AMERICAN UNITED LIFE INSURANCE CO	0.02%	30	1	\$3,109	\$3,126	\$0	\$699	\$625	19.99%
8	BCS LIFE INSURANCE COMPANY	0.00%	35	1	\$94	\$94	\$0	\$0	-\$7	-7.45%
9	CONNECTICUT GENERAL LIFE INS CO	0.16%	20	64	\$31,403	\$31,403	\$0	\$0	\$4,543	14.47%
10	CONSECO SENIOR HEALTH INSURANCE CO	0.68%	12	169	\$134,138	\$142,563	\$0	\$392,532	\$392,532	275.34%
11	CONTINENTAL CASUALTY COMPANY	-26.34%	36	0	-\$5,169,358	-\$7,350,317	\$0	\$407,502	\$663,098	-9.02%
12	GENWORTH LIFE INSURANCE COMPANY	2.38%	8	715	\$467,271	\$478,851	\$0	\$830,013	\$501,631	104.76%
13	GREAT AMERICAN LIFE INSURANCE CO	0.02%	27	5	\$4,726	\$5,055	\$0	\$0	-\$1,268	-25.08%
14	HARTFORD LIFE INSURANCE COMPANY	0.18%	19	35	\$35,181	\$36,477	\$0	\$35,098	\$28,885	79.19%
15	JOHN HANCOCK LIFE INSURANCE COMPANY	23.55%	3	8,556	\$4,621,913	\$4,646,791	\$0	\$796,063	\$1,526,517	32.85%
16	LIFE INVESTORS INS CO OF AMERICA	8.72%	4	1,742	\$1,711,976	\$1,680,026	\$0	\$378,398	\$625,780	37.25%
17	MEDAMERICA INSURANCE COMPANY	0.24%	18	51	\$47,940	\$50,510	\$0	\$15,758	\$17,281	34.21%
18	METROPOLITAN LIFE INSURANCE COMPANY	40.63%	1	10,758	\$7,973,887	\$5,687,619	\$0	\$1,268,948	\$1,100,877	19.36%
19	MONUMENTAL LIFE INSURANCE COMPANY	0.04%	25	9	\$7,166	\$7,662	\$0	\$0	\$0	0.00%
20	MONY LIFE INSURANCE COMPANY	0.03%	26	11	\$5,162	\$5,162	\$0	\$0	\$0	0.00%
21	MUTUAL OF OMAHA INSURANCE COMPANY	0.65%	14	157	\$128,135	\$86,721	\$0	\$51,990	\$64,961	74.91%
22	NEW YORK LIFE INSURANCE COMPANY	0.62%	15	146	\$121,084	\$122,133	\$0	\$153,967	\$24,343	19.93%
23	PRINCIPAL LIFE INS CO	0.07%	23	47	\$13,607	\$16,708	\$0	\$25,663	\$24,166	144.64%
24	PROVIDENT LIFE AND ACCIDENT INS CO	0.27%	16	49	\$52,210	\$39,629	\$0	\$0	\$0	0.00%
25	PRUDENTIAL INSURANCE COMPANY OF AMERICA	3.09%	7	719	\$607,258	\$1,180,610	\$1,147	\$189,016	\$188,113	15.93%
26	RIVERSOURCE LIFE INSURANCE COMPANY	0.08%	22	13	\$15,496	\$15,498	\$0	\$0	\$0	0.00%
27	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	21	26	\$21,935	\$4,483	\$0	\$0	\$28,282	630.87%
28	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.04%	24	2	\$7,579	\$6,336	\$0	\$0	\$0	0.00%
29	STONEBRIDGE LIFE INSURANCE COMPANY	1.47%	9	190	\$288,351	\$289,188	\$0	\$740,005	\$855,539	295.84%
30	TRANSAMERICA LIFE INSURANCE COMPANY	3.23%	6	606	\$633,539	\$636,369	\$0	\$869,871	\$1,020,880	160.42%
31	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.02%	29	3	\$3,234	\$3,259	\$0	\$0	\$0	0.00%
32	UNION FIDELITY LIFE INSURANCE CO	0.00%	33	1	\$269	\$263	\$0	\$0	\$0	0.00%
33	UNION LABOR LIFE INSURANCE COMPANY	0.00%	34	0	\$126	\$126	\$0	\$0	\$4,320	3428.57%
34	UNITED TEACHER ASSOCIATES INSURANCE CO	0.02%	31	2	\$3,005	\$3,005	\$0	\$0	\$0	0.00%
35	UNUM LIFE INS CO OF AMERICA	33.39%	2	20,648	\$6,552,563	\$6,509,656	\$0	\$337,052	\$432,766	6.65%
36	WASHINGTON NATIONAL INSURANCE CO	1.17%	10	147	\$230,575	\$246,193	\$0	\$484,781	\$399,325	162.20%
TOTAL		100.00%		46,494	\$19,624,171	\$15,663,704	\$1,147	\$7,667,690	\$8,848,037	56.49%

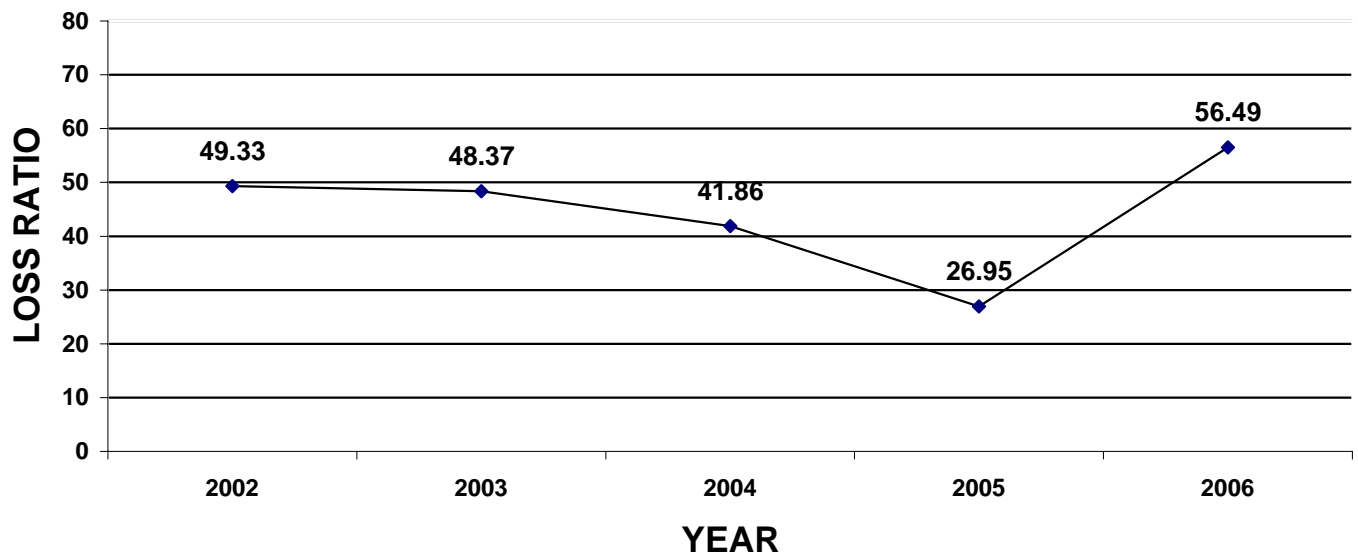


## MISSOURI GROUP LONG TERM CARE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





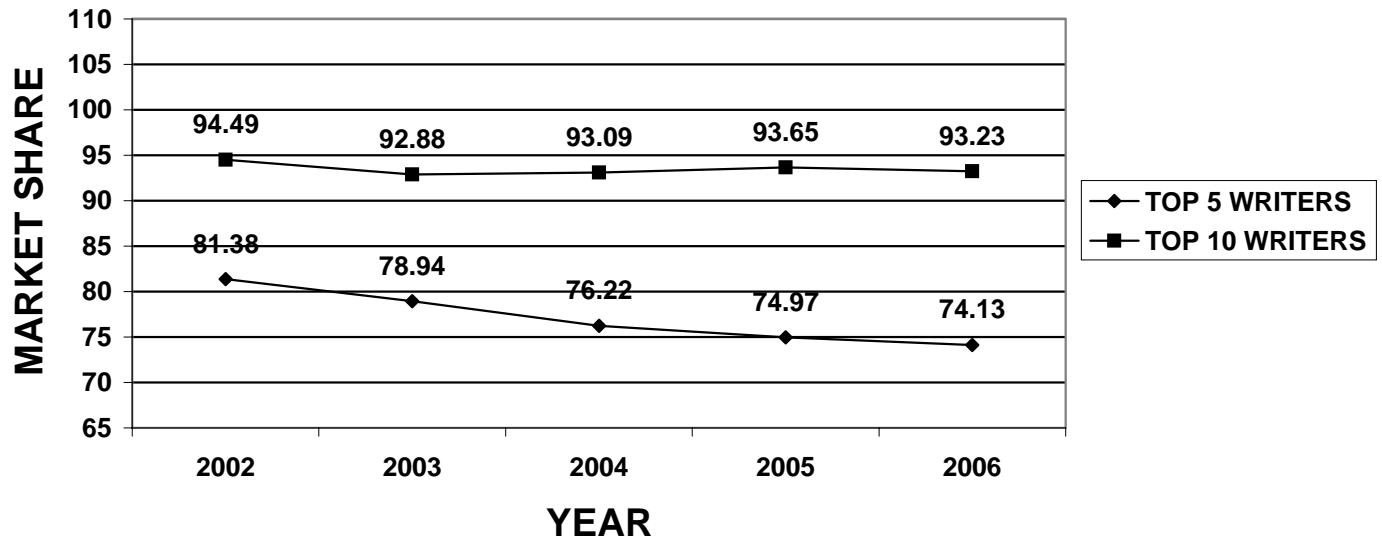
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	13.62%	2	4,821	\$1,437,766	\$1,437,773	\$0	\$10,060	\$9,728	0.68%
2	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBU	0.11%	23	14	\$12,094	\$11,992	\$0	\$987	\$1,117	9.31%
3	AMERICAN GENERAL ASSURANCE COMPANY	1.11%	11	101	\$116,984	\$59,653	\$0	\$96,677	\$76,261	127.84%
4	AMERICAN HERITAGE LIFE INSURANCE CO	4.49%	8	1,870	\$474,290	\$480,975	\$0	\$220,477	\$169,784	35.30%
5	AMERICAN REPUBLIC INSURANCE COMPANY	0.92%	13	291	\$96,838	\$97,539	\$0	\$100	\$21,972	22.53%
6	BALTIMORE LIFE INS CO THE	0.11%	24	6	\$11,197	\$11,197	\$0	\$0	\$0	0.00%
7	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	36	2	\$0	\$0	\$0	\$0	\$0	N/A
8	CENTRAL STATES HEALTH & LIFE COMPANY	0.17%	22	2	\$18,361	\$11,970	\$0	\$0	\$0	0.00%
9	CIGNA LIFE INSURANCE CO OF NEW YORK	0.00%	36	0	\$0	\$0	\$0	\$177,486	\$150,748	N/A
10	COLONIAL LIFE & ACCIDENT INS CO	0.25%	19	21	\$26,515	\$26,819	\$0	\$22,700	-\$7,078	-26.39%
11	COLONIAL PENN LIFE INSURANCE COMPANY	0.02%	28	5	\$1,587	\$1,598	\$0	\$0	\$96	6.01%
12	COMBINED INSURANCE CO OF AMERICA	5.75%	5	6,328	\$606,477	\$596,747	\$0	\$186,046	\$212,266	35.57%
13	CONSECO HEALTH INSURANCE COMPANY	6.62%	4	2,748	\$698,580	\$676,003	\$0	\$338,530	\$348,574	51.56%
14	CONSECO INSURANCE COMPANY	0.07%	26	45	\$6,992	\$7,053	\$0	\$1,832	\$1,588	22.52%
15	CONTINENTAL AMERICAN INSURANCE CO	0.94%	12	169	\$99,580	\$99,545	\$0	\$55,194	\$53,693	53.94%
16	FIDELITY SECURITY LIFE INSURANCE COMPANY	5.10%	6	6,007	\$537,800	\$532,328	\$0	\$141,997	\$101,305	19.03%
17	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	36	2	-\$235	-\$235	\$0	\$0	\$0	0.00%
18	HARTFORD LIFE INSURANCE COMPANY	0.02%	27	17	\$1,686	\$1,748	\$0	\$1,682	\$1,384	79.18%
19	INSURANCE COMPANY OF NORTH AMERICA	0.00%	36	0	\$0	\$0	\$0	\$15,061	\$225,637	N/A
20	LIFE INSURANCE CO OF NORTH AMERICA	34.75%	1	26,199	\$3,667,919	\$3,667,919	\$0	\$1,169,482	\$1,596,216	43.52%
21	MEGA LIFE AND HEALTH INS CO THE	1.11%	10	1,210	\$117,311	\$117,227	\$0	\$0	\$0	0.00%
22	MIDWEST NATIONAL LIFE INS CO OF TN	0.34%	17	364	\$36,023	\$37,313	\$0	\$20,000	\$20,000	53.60%
23	MONUMENTAL LIFE INSURANCE COMPANY	3.31%	9	2,526	\$349,045	\$352,213	\$0	\$130,581	\$141,424	40.15%
24	MUTUAL OF OMAHA INSURANCE COMPANY	13.39%	3	18,011	\$1,412,850	\$1,380,270	\$0	\$351,170	\$449,114	32.54%
25	NATIONAL UNION FIRE INS CO OF PITTSBURGH P.	0.33%	18	2,323	\$34,306	\$34,839	\$0	\$11,145	\$12,703	36.46%
26	PEOPLES BENEFIT LIFE INSURANCE CO	0.01%	31	11	\$551	\$562	\$0	\$0	\$0	0.00%
27	PHILADELPHIA AMERICAN LIFE INS CO	0.87%	14	131	\$91,429	\$91,514	\$0	\$200	\$155	0.17%
28	PHYSICIANS MUTUAL INSURANCE COMPANY	0.19%	21	27	\$19,801	\$20,039	\$0	\$0	\$6,545	32.66%
29	RELiance STANDARD LIFE INSURANCE CO	0.23%	20	180	\$24,656	\$24,619	\$0	\$5,726	\$7,882	32.02%
30	RESERVE NATIONAL INSURANCE COMPANY	0.00%	34	1	\$86	\$86	\$0	\$0	\$0	0.00%
31	SETTLERS LIFE INSURANCE COMPANY	0.01%	30	1	\$836	\$836	\$0	\$0	\$0	0.00%
32	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	32	2	\$425	\$424	\$0	\$0	\$0	0.00%
33	STONEBRIDGE LIFE INSURANCE COMPANY	0.41%	16	606	\$43,226	\$43,229	\$0	\$29,025	\$29,082	67.27%
34	TRANSAMERICA LIFE INSURANCE COMPANY	0.57%	15	18	\$60,507	\$60,696	\$0	\$10,450	\$5,507	9.07%
35	TRUSTMARK INSURANCE COMPANY	0.01%	29	125	\$1,549	\$1,547	\$0	\$0	\$0	0.00%
36	UNION FIDELITY LIFE INSURANCE CO	5.09%	7	6,067	\$537,371	\$526,064	\$0	\$435,768	\$425,120	80.81%
37	UNION LABOR LIFE INSURANCE COMPANY	0.00%	33	7	\$368	\$377	\$0	\$0	\$0	0.00%
38	WASHINGTON NATIONAL INSURANCE CO	0.00%	35	1	\$58	\$62	\$0	\$5	\$4	6.45%
39	ZURICH AMERICAN INSURANCE COMPANY	0.09%	25	105	\$9,331	\$9,034	\$0	\$0	\$0	0.00%
TOTAL		100.00%		80,364	\$10,554,160	\$10,421,575	\$0	\$3,432,381	\$4,060,827	38.97%

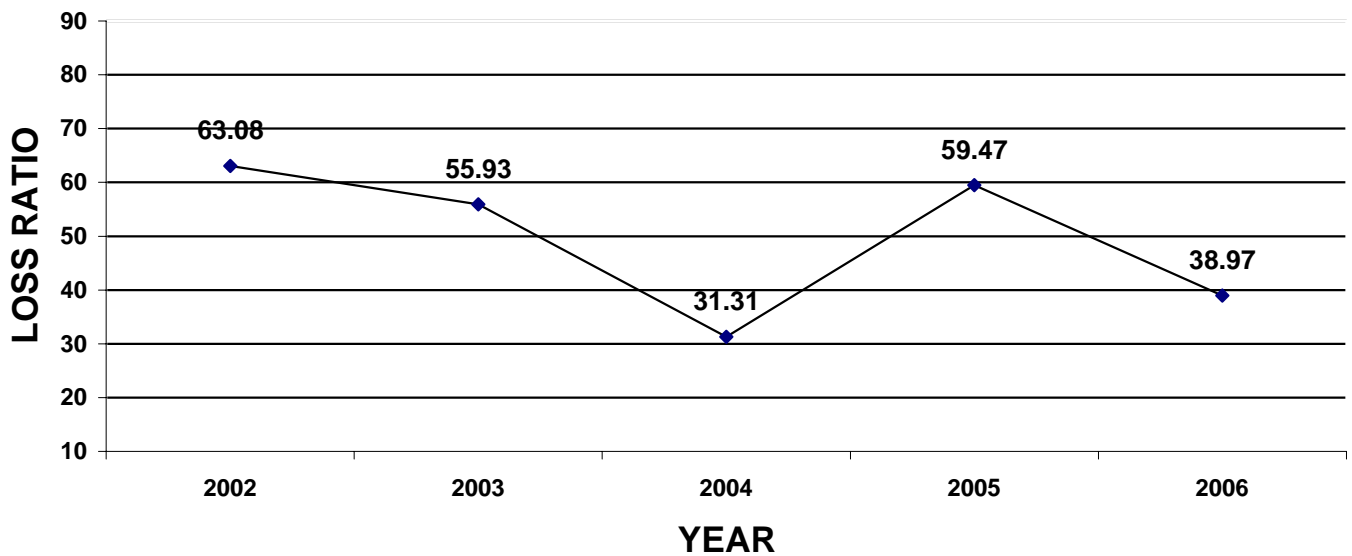


## MISSOURI GROUP SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INS CO	0.01%	86	312	\$11,629	\$11,462	\$0	\$0	\$11,941	104.18%
2	ACE AMERICAN INSURANCE COMPANY	0.27%	40	67,404	\$287,921	\$292,907	\$0	\$20	\$0	0.00%
3	AETNA LIFE INSURANCE COMPANY	0.74%	28	27,104	\$781,025	\$780,215	\$0	\$198,564	\$193,650	24.82%
4	AIG LIFE INSURANCE COMPANY	3.76%	7	168,069	\$3,955,992	\$4,307,454	\$0	\$1,500,443	\$1,425,487	33.09%
5	AIG PREMIER INSURANCE COMPANY	0.00%	116	5	\$116	\$136	\$0	\$0	\$0	0.00%
6	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	112	2	\$158	\$158	\$0	\$0	\$0	0.00%
7	ALLSTATE LIFE INSURANCE COMPANY	0.84%	27	9,212	\$886,819	\$888,712	\$0	\$942,018	\$521,336	58.66%
8	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	97	683	\$4,301	\$4,293	\$0	\$3,482	\$3,391	78.99%
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	91	39	\$6,677	\$6,860	\$0	\$0	-\$9,657	-140.77%
10	AMERICAN GENERAL ASSURANCE COMPANY	0.05%	68	207	\$54,063	\$27,567	\$0	\$44,677	\$35,242	127.84%
11	AMERICAN HEALTH AND LIFE INSURANCE CO	0.01%	95	69	\$5,303	\$5,408	\$0	\$0	\$599	11.08%
12	AMERICAN HERITAGE LIFE INSURANCE CO	0.01%	92	565	\$6,277	\$6,245	\$0	\$0	\$0	0.00%
13	AMERICAN INCOME LIFE INSURANCE CO	0.12%	59	213,136	\$124,709	\$124,226	\$0	\$194,667	\$216,001	173.88%
14	AMERICAN MEDICAL SECURITY LIFE INS CO	0.02%	77	3,855	\$25,772	\$25,772	\$0	\$15,000	\$15,000	58.20%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	119	0	\$0	\$0	\$0	\$0	\$902	N/A
16	AMERICAN SENTINEL INSURANCE COMPANY	0.14%	54	24,328	\$145,888	\$165,327	\$0	\$23,081	\$11,527	6.97%
17	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.33%	37	1,391	\$345,961	\$345,961	\$0	\$227,000	\$326,331	94.33%
18	AMERICAN UNITED LIFE INSURANCE CO	0.19%	45	9,850	\$195,492	\$192,901	\$0	\$343,000	\$384,195	199.17%
19	AMEX ASSURANCE COMPANY	0.97%	25	480,348	\$1,023,200	\$1,064,363	\$0	\$50,000	-\$80,246	-7.54%
20	ANTHEM LIFE INSURANCE COMPANY	0.05%	67	27,181	\$56,656	\$51,979	\$0	\$0	\$0	0.00%
21	AUTO CLUB LIFE INS CO	0.08%	65	1,070	\$82,746	\$87,925	\$0	\$0	\$38,835	44.17%
22	BALBOA INSURANCE COMPANY	0.00%	108	17	\$349	\$349	\$0	\$0	\$221	63.32%
23	BALBOA LIFE INSURANCE COMPANY	0.16%	50	2,351	\$163,978	\$163,979	\$0	\$183,105	\$184,625	112.59%
24	BANKERS LIFE AND CASUALTY COMPANY	0.00%	109	4	\$319	\$322	\$0	\$0	\$0	0.00%
25	BCS INSURANCE COMPANY	0.38%	35	9,719	\$395,171	\$391,665	\$0	\$47,856	\$171,267	43.73%
26	BCS LIFE INSURANCE COMPANY	0.00%	113	2	\$155	\$265	\$0	\$0	-\$1,030	-388.68%
27	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.03%	73	142	\$30,659	\$30,628	\$0	\$0	\$0	0.00%
28	CAPITOL INDEMNITY CORPORATION	0.09%	62	243	\$89,425	\$76,297	\$0	\$2,346	\$17,743	23.26%
29	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	111	5	\$188	\$188	\$0	\$100	\$100	53.19%
30	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.73%	12	38,078	\$1,819,436	\$1,689,168	\$0	\$2,591,134	\$2,877,795	170.37%
31	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	107	4	\$406	\$484	\$0	\$200	\$28	5.79%
32	COLUMBIAN LIFE INSURANCE COMPANY	1.02%	23	2,055	\$1,070,306	\$1,070,306	\$0	\$731,200	\$865,541	80.87%
33	COMBINED INSURANCE CO OF AMERICA	0.13%	55	2,370	\$137,296	\$135,509	\$0	\$30,212	\$34,470	25.44%
34	COMMERCIAL TRAVELERS MUTUAL INS CO	0.02%	82	25,801	\$20,017	\$20,142	\$0	\$15,341	\$17,306	85.92%
35	CONNECTICUT GENERAL LIFE INS CO	0.01%	88	59	\$9,270	\$9,011	\$0	\$1,838	\$1,783	19.79%
36	CONSECO HEALTH INSURANCE COMPANY	0.01%	85	34	\$12,352	\$12,277	\$0	\$14,311	\$14,735	120.02%
37	CONSECO INSURANCE COMPANY	0.03%	72	450	\$34,223	\$34,525	\$0	\$8,969	\$7,771	22.51%
38	CONTINENTAL AMERICAN INSURANCE CO	0.03%	71	58	\$34,493	\$34,481	\$0	\$19,118	\$18,598	53.94%
39	CONTINENTAL CASUALTY COMPANY	2.38%	10	0	\$2,504,603	\$2,506,467	\$0	\$1,148,421	-\$3,738,970	-149.17%
40	CUNA MUTUAL INSURANCE SOCIETY	0.89%	26	63,665	\$931,225	\$942,844	\$0	\$298,525	\$351,736	37.31%
41	FARM BUREAU LIFE INS CO OF MISSOURI	0.05%	69	103,041	\$52,165	\$52,165	\$0	\$29,000	\$25,000	47.92%
42	FEDERAL INSURANCE COMPANY	1.86%	11	26,024	\$1,955,507	\$1,956,209	\$0	\$2,048,820	\$1,975,120	100.97%
43	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.01%	94	126	\$5,376	\$4,261	\$0	\$361	\$291	6.83%
44	GENWORTH LIFE AND HEALTH INSURANCE CO	0.16%	49	14,162	\$165,870	\$160,604	\$0	\$2,127	\$2,158	1.34%
45	GERBER LIFE INSURANCE COMPANY	0.02%	80	5,420	\$20,905	\$20,764	\$0	\$0	\$0	0.00%
46	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	106	2	\$480	\$480	\$0	\$0	-\$4	-0.83%
47	GREAT AMERICAN INSURANCE COMPANY	2.63%	8	521	\$2,765,872	\$2,706,022	\$0	\$1,465,285	\$2,660,191	98.31%
48	GREAT WEST LIFE & ANNUITY INS CO	0.08%	64	13,393	\$83,010	\$82,768	\$0	\$73,060	\$73,205	88.45%
49	GUARANTEE TRUST LIFE INSURANCE CO	0.44%	34	65,468	\$463,106	\$465,525	\$0	\$181,267	\$175,144	37.62%
50	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.70%	31	58,702	\$740,975	\$760,075	\$0	\$174,500	\$173,986	22.89%
51	HARTFORD FIRE INSURANCE COMPANY	0.00%	119	463	-\$5,067	\$4,062	\$0	-\$171,896	-\$253,638	-6244.17%
52	HARTFORD LIFE AND ACCIDENT INSURANCE CO	10.06%	2	353,011	\$10,573,741	\$10,514,114	\$0	\$3,749,996	\$5,161,140	49.09%
53	HARTFORD LIFE INSURANCE COMPANY	1.70%	14	21,556	\$1,789,073	\$1,868,121	\$0	\$1,784,855	\$1,468,936	78.63%
54	HEALTHY ALLIANCE LIFE INSURANCE CO	1.12%	22	89,222	\$1,175,679	\$1,000,527	\$0	\$558,409	\$559,206	55.89%
55	HM LIFE INSURANCE COMPANY	0.01%	87	0	\$10,006	\$10,087	\$0	\$0	\$0	0.00%
56	HOUSEHOLD LIFE INSURANCE COMPANY	0.01%	90	45	\$7,234	\$7,407	\$0	\$0	-\$698	-9.42%
57	HUMANA INSURANCE COMPANY	0.02%	79	978	\$22,483	\$22,483	\$0	\$20,000	\$0	0.00%
58	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.56%	32	58,537	\$589,432	\$589,222	\$0	\$128,000	\$124,127	21.07%
59	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	119	0	\$0	\$0	\$0	\$27,500	\$27,455	N/A
60	KANAWHA INSURANCE COMPANY	0.00%	101	58	\$2,155	\$2,373	\$0	\$0	\$0	0.00%
61	LAFAYETTE LIFE INSURANCE CO THE	0.11%	61	9,919	\$112,326	\$112,077	\$0	\$110,000	\$213,491	190.49%
62	LIBERTY LIFE ASSUR CO OF BOSTON	1.19%	21	11,681	\$1,248,130	\$1,262,649	\$0	\$1,484,961	\$1,495,931	118.48%
63	LIBERTY LIFE INSURANCE COMPANY	0.97%	24	6,574	\$1,023,594	\$988,881	\$0	\$198,704	-\$12,870	-1.30%
64	LIBERTY NATIONAL LIFE INSURANCE CO	0.00%	110	3	\$233	\$233	\$0	\$0	\$0	0.00%
65	LIFE INSURANCE CO OF NORTH AMERICA	5.77%	3	151,716	\$6,068,653	\$6,068,653	\$0	\$2,745,475	\$4,173,599	68.77%
66	LIFE INVESTORS INS CO OF AMERICA	0.07%	66	382	\$71,260	\$71,961	\$0	\$220,710	\$27,304	37.94%
67	MEGA LIFE AND HEALTH INS CO THE	0.12%	58	2,730	\$129,007	\$131,534	\$0	\$75,924	\$57,367	43.61%
68	MEMBERS LIFE INSURANCE COMPANY	0.00%	114	0	\$149	\$191	\$0	\$0	\$0	0.00%
69	METROPOLITAN LIFE INSURANCE COMPANY	5.25%	5	396,542	\$5,514,976	\$5,447,419	\$0	\$1,197,239	\$1,320,071	24.23%
70	MIDWEST NATIONAL LIFE INS CO OF TN	0.01%	93	12	\$5,916	\$5,890	\$0	\$0	\$0	0.00%



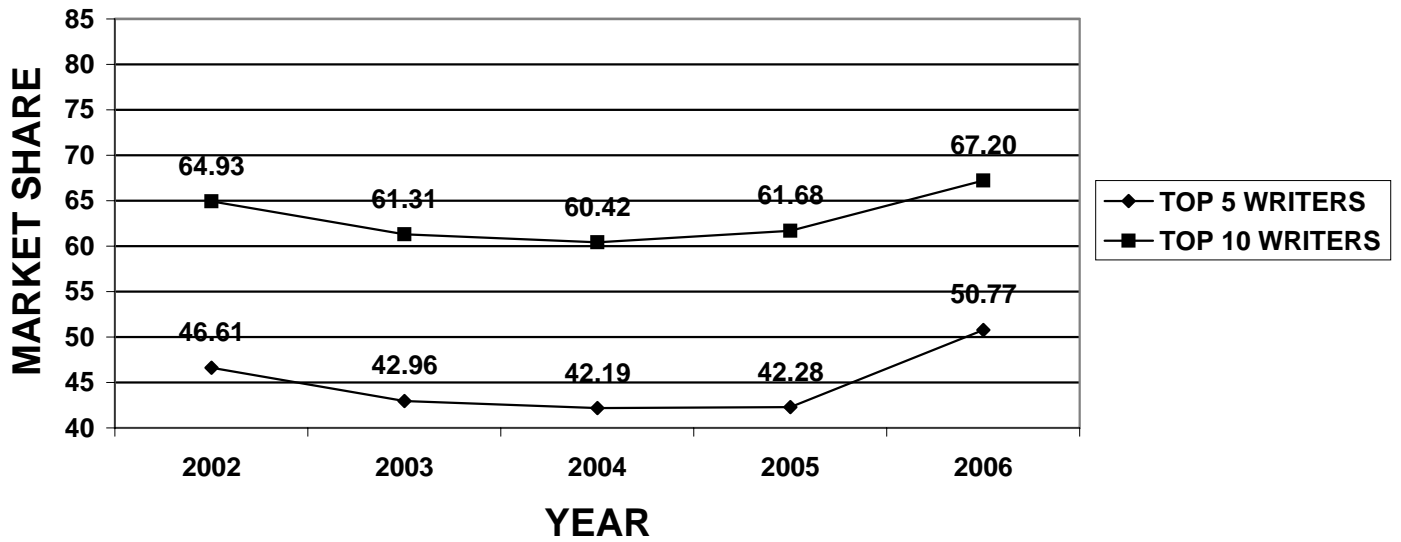
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	MINNESOTA LIFE INSURANCE COMPANY	1.57%	15	34,962	\$1,649,012	\$1,679,184	\$0	\$660,135	\$594,823	35.42%
72	MONUMENTAL LIFE INSURANCE COMPANY	2.51%	9	26,676	\$2,640,016	\$2,662,898	\$0	\$978,318	\$1,066,233	40.04%
73	MUTUAL OF OMAHA INSURANCE COMPANY	1.41%	16	299,907	\$1,484,261	\$1,409,884	\$0	\$664,309	\$320,204	22.71%
74	NATIONAL CASUALTY COMPANY	0.03%	74	3,742	\$28,639	\$29,571	\$0	\$8,822	\$7,622	25.78%
75	NATIONAL UNION FIRE INS CO OF PITTSBURGH P.	5.45%	4	302,658	\$5,728,716	\$5,718,934	\$0	\$1,861,148	\$2,121,336	37.09%
76	NATIONWIDE LIFE INSURANCE COMPANY	1.21%	20	57,935	\$1,273,685	\$1,394,735	\$0	\$385,739	\$88,396	6.34%
77	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	104	4	\$564	\$557	\$0	\$0	\$0	0.00%
78	NEW YORK LIFE INSURANCE COMPANY	0.17%	47	3,194	\$181,040	\$177,832	\$0	\$75,673	\$73,919	41.57%
79	OLD REPUBLIC INSURANCE COMPANY	0.00%	119	1	\$0	\$0	\$0	\$0	-\$2	N/A
80	OLD REPUBLIC LIFE INSURANCE COMPANY	1.35%	18	12	\$1,420,784	\$1,420,784	\$0	\$261,323	\$741,579	52.20%
81	PACIFIC LIFE & ANNUITY COMPANY	0.00%	98	0	\$3,347	\$3,312	\$0	\$30,000	\$22,298	673.25%
82	PAUL REVERE LIFE INSURANCE CO	0.00%	102	81	\$1,788	\$1,810	\$0	\$0	\$0	0.00%
83	PEOPLES BENEFIT LIFE INSURANCE CO	0.26%	41	4,008	\$275,030	\$285,405	\$0	\$73,091	\$74,505	26.11%
84	PERICO LIFE INSURANCE COMPANY	0.00%	96	34	\$5,207	\$5,325	\$0	\$0	\$0	0.00%
85	PHILADELPHIA AMERICAN LIFE INS CO	0.15%	52	638	\$153,124	\$153,265	\$0	\$68,792	\$53,319	34.79%
86	PHOENIX LIFE INSURANCE COMPANY	0.00%	118	0	\$17	\$0	\$0	\$0	\$0	N/A
87	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	105	0	\$530	\$530	\$0	\$2,448	\$543	102.45%
88	PROVIDENT LIFE AND ACCIDENT INS CO	0.00%	99	168	\$2,722	\$3,067	\$0	\$19,933	\$13,284	433.13%
89	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	117	2	\$37	\$36	\$0	\$0	\$0	0.00%
90	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.72%	29	7,928	\$761,273	\$1,509,872	\$0	\$242,600	\$5,355	0.35%
91	QBE INSURANCE CORPORATION	0.19%	43	9,071	\$199,305	\$199,305	\$0	\$86,234	\$86,234	43.27%
92	REASSURE AMERICA LIFE INSURANCE CO	0.00%	103	6	\$1,166	\$804	\$0	\$0	\$0	0.00%
93	RELIABLE LIFE INSURANCE COMPANY	0.00%	119	8	\$0	\$0	\$0	\$43,526	\$43,233	N/A
94	RELIAANCE STANDARD LIFE INSURANCE CO	1.38%	17	16,497	\$1,449,612	\$1,447,438	\$0	\$377,974	\$520,287	35.95%
95	RELIASTAR LIFE INSURANCE COMPANY	0.02%	83	240	\$17,338	\$17,760	\$0	\$0	\$0	0.00%
96	SEARS LIFE INSURANCE COMPANY	0.72%	30	6,832	\$753,049	\$675,980	\$0	\$333,512	\$327,890	48.51%
97	SECURITY MUTUAL LIFE INS CO OF NY	0.03%	76	2,675	\$26,750	\$45,120	\$0	\$28,489	\$28,689	63.58%
98	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	81	501	\$20,598	\$20,598	\$0	\$0	\$0	0.00%
99	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.13%	56	217	\$136,811	\$114,372	\$0	\$45,025	\$18,085	15.81%
100	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	100	353	\$2,454	\$2,466	\$0	\$0	\$0	0.00%
101	STANDARD INSURANCE COMPANY	1.24%	19	769,685	\$1,304,170	\$1,305,054	\$0	\$1,895,750	\$1,714,591	131.38%
102	STANDARD LIFE AND ACCIDENT INS COMPANY	0.00%	115	1	\$147	\$147	\$0	\$0	\$0	0.00%
103	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.04%	70	658	\$45,718	\$45,718	\$0	\$2,464	\$2,464	5.39%
104	STATE FARM MUTUAL AUTOMOBILE INS CO	0.13%	57	3,373	\$134,557	\$134,557	\$0	\$35,094	\$36,701	27.28%
105	STONEBRIDGE LIFE INSURANCE COMPANY	5.14%	6	102,200	\$5,406,252	\$5,406,646	\$0	\$1,542,744	\$1,545,764	28.59%
106	SYMETRA LIFE INSURANCE COMPANY	0.03%	75	4,713	\$27,180	\$27,039	\$0	\$20,000	\$18,582	68.72%
107	TIG INSURANCE COMPANY	0.00%	119	0	\$0	\$0	\$0	\$0	\$2,841	N/A
108	TIME INSURANCE COMPANY	0.01%	89	404	\$9,259	\$9,289	\$0	\$801	\$1,012	10.89%
109	TRANSAMERICA LIFE INSURANCE COMPANY	0.16%	48	370	\$171,157	\$171,655	\$0	\$13,944	\$7,350	4.28%
110	TRANSAMERICA OCCIDENTAL LIFE INS CO	0.35%	36	21	\$372,140	\$372,140	\$0	\$0	\$0	0.00%
111	TRUSTMARK INSURANCE COMPANY	0.00%	119	14	\$0	\$0	\$0	\$0	\$0	N/A
112	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	78	1,080	\$22,614	\$21,551	\$0	\$15,757	\$16,090	74.66%
113	U S SPECIALTY INSURANCE COMPANY	0.11%	60	15	\$119,660	\$111,570	\$0	\$362,771	-\$210,087	-188.30%
114	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.14%	53	3,154	\$150,076	\$146,419	\$0	\$116,659	\$106,381	72.66%
115	UNION FIDELITY LIFE INSURANCE CO	0.51%	33	10,513	\$535,685	\$523,175	\$0	\$70,831	\$69,100	13.21%
116	UNION LABOR LIFE INSURANCE COMPANY	0.08%	63	776	\$84,049	\$84,495	\$0	\$175,626	\$136,342	161.36%
117	UNION SECURITY INSURANCE COMPANY	0.19%	44	18,242	\$197,322	\$197,459	\$0	\$153,274	\$54,625	27.66%
118	UNITED OF OMAHA LIFE INS CO	0.28%	39	72,689	\$295,653	\$297,464	\$0	\$71,897	\$13,603	4.57%
119	UNITED STATES FIRE INSURANCE COMPANY	0.18%	46	3	\$186,739	\$186,739	\$0	\$13,643	\$116,613	62.45%
120	UNITED STATES LIFE INSURANCE CO NEW YORK	0.31%	38	1,698	\$323,443	\$320,904	\$0	\$224,184	\$229,183	71.42%
121	UNUM LIFE INS CO OF AMERICA	1.73%	13	76,576	\$1,813,953	\$1,814,764	\$0	\$1,394,895	\$1,226,531	67.59%
122	USAA LIFE INSURANCE COMPANY	0.02%	84	98	\$16,312	\$16,312	\$0	-\$4	-\$4	-0.02%
123	VETERANS LIFE INS CO	0.15%	51	1,684	\$157,071	\$160,067	\$0	\$141,364	\$144,060	90.00%
124	WASHINGTON NATIONAL INSURANCE CO	0.20%	42	6,941	\$207,323	\$221,365	\$0	\$19,052	\$15,837	7.15%
125	ZURICH AMERICAN INSURANCE COMPANY	24.25%	1	78,226	\$25,498,774	\$25,281,085	\$0	\$10,735,462	\$14,921,732	59.02%
TOTAL		100.00%		4,501,659	\$105,142,951	\$105,661,993	\$0	\$47,992,224	\$49,741,908	47.08%

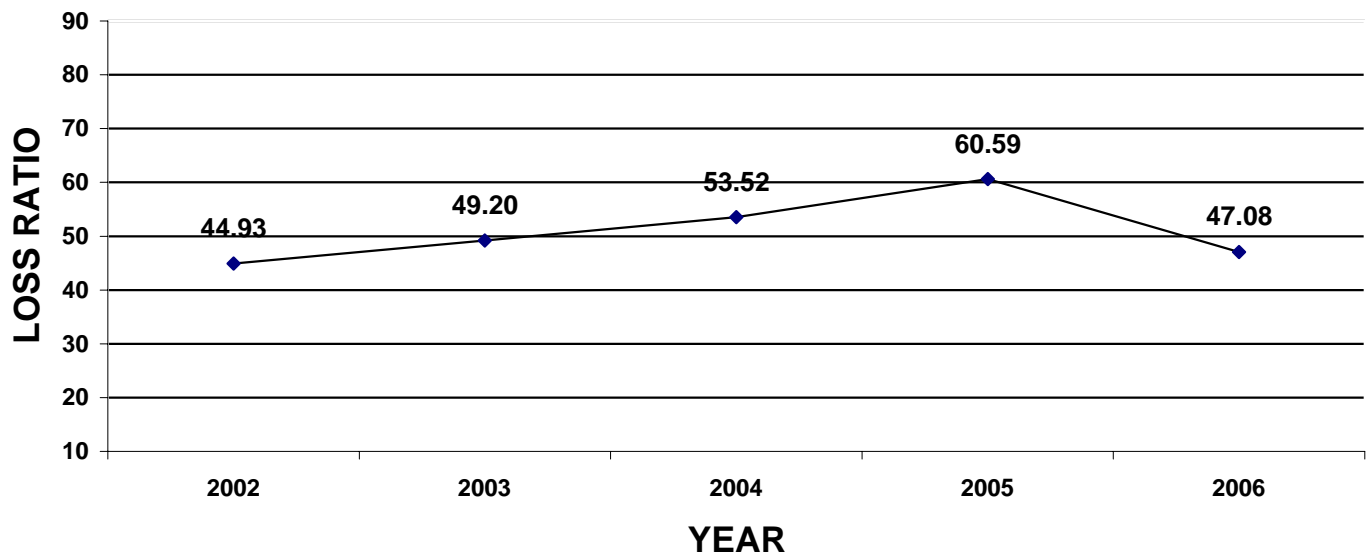


## MISSOURI GROUP ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	1.22%	15	15	\$2,977,462	\$3,002,299	\$0	\$100,000	\$74,401	2.48%
2	AETNA LIFE INSURANCE COMPANY	4.18%	6	19,504	\$10,176,519	\$9,971,161	\$0	\$4,000,210	\$5,596,404	56.13%
3	AIG LIFE INSURANCE COMPANY	0.04%	48	140	\$97,390	\$100,994	\$0	\$215,193	\$208,917	206.86%
4	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.00%	108	2	\$25	\$25	\$0	\$0	\$0	0.00%
5	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.17%	36	3,733	\$407,355	\$397,051	\$0	\$189,602	\$191,963	48.35%
6	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.01%	76	29	\$13,695	\$13,912	\$0	\$4,993	\$5,218	37.51%
7	AMERICAN FIDELITY ASSURANCE COMPANY	1.26%	13	7,050	\$3,067,504	\$3,047,941	\$0	\$1,127,532	\$1,248,328	40.96%
8	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	85	12	\$6,498	\$3,314	\$0	\$5,311	\$4,237	127.85%
9	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	110	3	\$0	\$0	\$0	\$0	\$0	N/A
10	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	89	8	\$4,815	\$5,028	\$0	\$6,715	\$3,832	76.21%
11	AMERICAN HEALTH AND LIFE INSURANCE CO	0.00%	110	1	\$0	\$0	\$0	\$1,326	\$91,140	N/A
12	AMERICAN HERITAGE LIFE INSURANCE CO	0.02%	60	260	\$45,556	\$45,511	\$0	\$36,367	\$5,104	11.21%
13	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	110	84	\$0	\$0	\$0	\$70,038	-\$28,366	N/A
14	AMERICAN MEDICAL SECURITY LIFE INS CO	0.01%	73	35	\$16,466	\$16,122	\$0	\$0	\$0	0.00%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.02%	56	627	\$56,874	\$56,874	\$0	\$71,796	\$71,796	126.24%
16	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	100	1	\$692	\$692	\$0	\$0	\$0	0.00%
17	AMERICAN UNITED LIFE INSURANCE CO	0.82%	19	8,295	\$1,998,166	\$1,971,678	\$0	\$1,034,070	\$1,158,018	58.73%
18	ANTHEM LIFE INSURANCE COMPANY	0.02%	54	767	\$59,490	\$54,580	\$0	\$0	\$0	0.00%
19	AVIVA LIFE INSURANCE COMPANY	0.00%	110	0	\$0	\$0	\$0	\$550	\$603	N/A
20	BALTIMORE LIFE INS CO THE	0.00%	110	0	\$0	\$0	\$0	\$38,400	\$38,400	N/A
21	BANNER LIFE INSURANCE COMPANY	0.00%	107	2	\$32	\$32	\$0	\$0	\$0	0.00%
22	BENICORP INSURANCE COMPANY	0.01%	67	124	\$33,281	\$33,312	\$0	\$16,574	\$18,667	56.04%
23	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	82	27	\$9,401	\$9,401	\$0	\$0	\$0	0.00%
24	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.36%	27	170	\$886,294	\$885,392	\$0	\$399,052	\$399,181	45.09%
25	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	105	2	\$258	\$258	\$0	\$0	\$0	0.00%
26	CENTRAL STATES HEALTH & LIFE COMPANY	0.01%	75	19	\$15,230	\$17,466	\$0	\$13,648	\$29,581	169.36%
27	CENTRAL STATES INDEMNITY CO OF OMAHA	0.00%	81	59	\$9,535	\$9,718	\$0	\$4,645	\$4,723	48.60%
28	CENTRAL UNITED LIFE INSURANCE CO	0.01%	69	146	\$30,289	\$29,582	\$0	\$4,867	\$5,364	18.13%
29	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	110	0	\$0	\$0	\$0	\$360,373	\$736,105	N/A
30	COLONIAL LIFE & ACCIDENT INS CO	0.05%	46	278	\$111,157	\$114,040	\$0	\$315,208	\$139,944	122.71%
31	COMBINED INSURANCE CO OF AMERICA	0.00%	110	0	\$0	\$0	\$0	\$16,549	\$24,285	N/A
32	COMMERCIAL TRAVELERS MUTUAL INS CO	0.03%	51	258	\$79,534	\$80,030	\$0	\$19,126	\$21,576	26.96%
33	COMPANION LIFE INSURANCE COMPANY	0.02%	58	189	\$54,219	\$54,193	\$0	\$33,004	\$33,361	61.56%
34	CONNECTICUT GENERAL LIFE INS CO	0.00%	80	10	\$10,254	\$9,967	\$0	\$4,759	\$4,611	46.26%
35	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	83	24	\$7,400	\$7,397	\$0	\$4,102	\$3,990	53.94%
36	CONTINENTAL CASUALTY COMPANY	0.00%	110	0	\$0	\$0	\$0	\$4,043,353	-\$498,675	N/A
37	COUNTRY LIFE INSURANCE COMPANY	0.00%	110	126	\$0	\$0	\$0	\$23,935	\$82,188	N/A
38	CUNA MUTUAL INSURANCE SOCIETY	0.12%	39	1,236	\$283,598	\$283,796	\$0	\$196,222	\$212,002	74.70%
39	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	110	0	\$0	\$0	\$0	\$30,144	\$15,911	N/A
40	EPIC LIFE INSURANCE COMPANY THE	0.02%	62	243	\$38,351	\$38,256	\$0	\$14,908	\$15,735	41.13%
41	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.08%	42	627	\$202,980	\$202,980	\$0	\$114,125	-\$19,735	-9.72%
42	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	50	575	\$83,868	\$83,868	\$0	\$19,076	\$19,506	23.26%
43	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.12%	38	688	\$287,933	\$283,574	\$0	\$103,015	\$160,088	56.45%
44	FORT DEARBORN LIFE INSURANCE COMPANY	0.59%	25	9,171	\$1,439,437	\$1,439,437	\$0	\$898,804	\$898,804	62.44%
45	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	90	4	\$3,981	\$4,071	\$0	\$0	\$0	0.00%
46	GENWORTH LIFE AND HEALTH INSURANCE CO	1.23%	14	16,407	\$2,993,575	\$2,898,540	\$0	\$1,503,621	\$1,525,405	52.63%
47	GOLDEN RULE INSURANCE COMPANY	0.00%	97	1	\$1,140	\$946	\$0	\$587	\$595	62.90%
48	GREAT SOUTHERN LIFE INSURANCE CO	0.01%	70	28	\$21,497	\$21,521	\$0	\$6,000	\$6,000	27.88%
49	GREAT WEST LIFE & ANNUITY INS CO	0.17%	35	2,222	\$409,420	\$408,228	\$0	\$360,344	\$361,061	88.45%
50	GREAT WEST LIFE ASSURANCE COMPANY	0.06%	44	2	\$157,724	\$99,622	\$0	\$11,423	\$11,403	11.45%
51	GUARDIAN LIFE INSURANCE CO OF AMERICA	3.41%	7	38,876	\$8,297,616	\$8,279,595	\$0	\$3,620,261	\$3,609,593	43.60%
52	HARTFORD FIRE INSURANCE COMPANY	0.00%	91	158	\$3,833	\$3,833	\$0	\$0	\$0	0.00%
53	HARTFORD LIFE AND ACCIDENT INSURANCE CO	14.05%	3	154,139	\$34,187,100	\$34,202,465	\$0	\$20,958,978	\$26,012,747	76.06%
54	HARTFORD LIFE INSURANCE COMPANY	0.29%	29	1,852	\$695,525	\$711,479	\$0	\$686,202	\$587,455	82.57%
55	HEALTHY ALLIANCE LIFE INSURANCE CO	0.57%	26	8,498	\$1,376,468	\$1,171,403	\$0	\$913,665	\$914,969	78.11%
56	HM LIFE INSURANCE COMPANY	0.28%	32	0	\$674,868	\$680,346	\$0	\$38,038	\$40,398	5.94%
57	HORACE MANN LIFE INSURANCE COMPANY	0.02%	57	247	\$54,481	\$57,044	\$0	\$58,792	\$52,566	92.15%
58	HUMANA INSURANCE COMPANY	0.02%	61	150	\$44,277	\$44,277	\$0	\$15,606	\$21,270	48.04%
59	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	64	97	\$37,344	\$37,178	\$0	\$32,940	\$25,084	67.47%
60	INSURANCE COMPANY OF NORTH AMERICA	0.00%	110	0	\$0	\$0	\$0	\$12,175	-\$20,962	N/A
61	JEFFERSON NATIONAL LIFE INSURANCE CO	0.00%	110	0	\$0	\$0	\$0	\$6,769	\$2,193	N/A
62	JEFFERSON PILOT FINANCIAL INSURANCE CO	3.31%	9	50,504	\$8,056,055	\$8,101,830	\$0	\$3,920,029	\$5,965,135	73.63%
63	JEFFERSON PILOT LIFE INS CO	0.00%	110	0	\$0	\$0	\$0	\$1,200	\$702	N/A
64	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	92	2	\$3,691	\$3,609	\$0	\$12,628	\$12,628	349.90%
65	KANAWHA INSURANCE COMPANY	0.01%	74	97	\$15,721	\$17,311	\$0	\$10,178	\$15,954	92.16%
66	KANSAS CITY LIFE INSURANCE COMPANY	0.35%	28	4,965	\$850,862	\$911,677	\$0	\$729,474	\$704,448	77.27%
67	LAFAYETTE LIFE INSURANCE CO THE	0.69%	20	7,138	\$1,689,996	\$1,686,248	\$0	\$977,683	\$1,897,514	112.53%
68	LIBERTY LIFE INSURANCE COMPANY	0.02%	53	288	\$60,767	\$58,706	\$0	\$39,194	-\$2,539	-4.32%
69	LIFE INSURANCE CO OF NORTH AMERICA	2.09%	12	22,617	\$5,088,864	\$5,088,864	\$0	\$4,151,076	\$4,475,382	87.94%
70	LIFE INVESTORS INS CO OF AMERICA	0.01%	68	30	\$32,238	\$32,258	\$0	\$10,342	\$8,271	25.64%



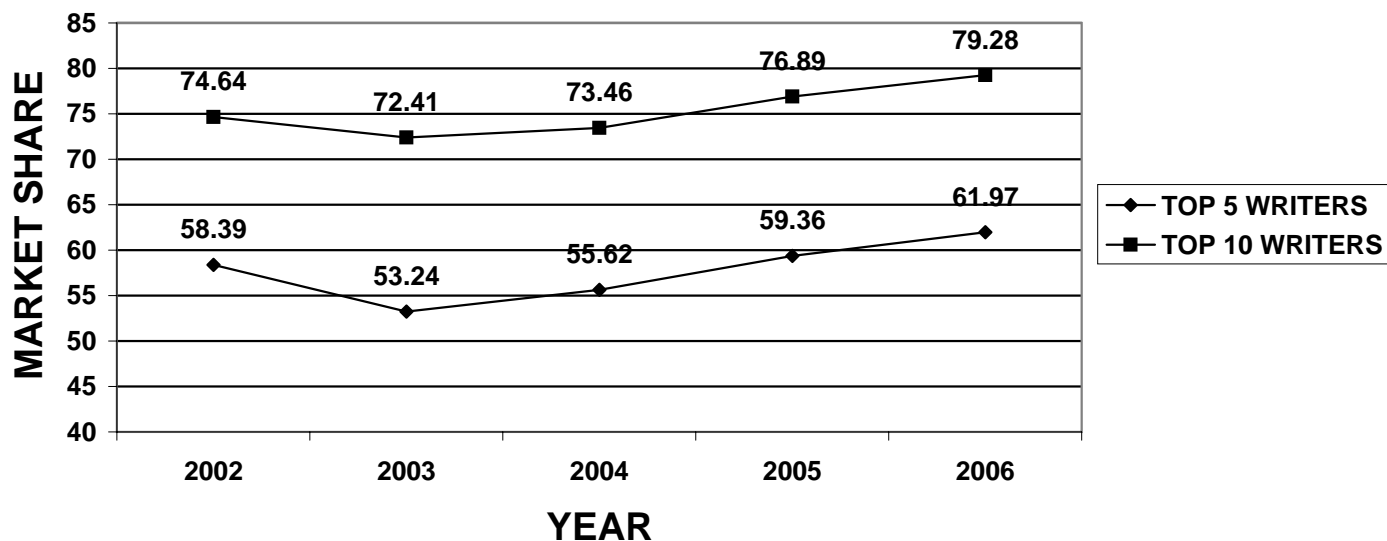
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	LUMBERMENS MUTUAL CASUALTY CO	0.00%	110	0	\$0	\$0	\$0	\$13,958	\$13,958	N/A
72	MADISON NATIONAL LIFE INSURANCE CO INC	0.02%	55	242	\$57,515	\$57,063	\$0	\$0	\$26,026	45.61%
73	MAMSI LIFE AND HEALTH INSURANCE CO	0.01%	71	51	\$20,724	\$20,737	\$0	\$7,568	\$10,648	51.35%
74	MEGA LIFE AND HEALTH INS CO THE	0.01%	66	113	\$35,145	\$35,085	\$0	\$15,650	\$14,945	42.60%
75	METROPOLITAN LIFE INSURANCE COMPANY	14.17%	2	153,121	\$34,463,357	\$34,709,757	\$0	\$13,427,387	\$13,435,417	38.71%
76	MINNESOTA LIFE INSURANCE COMPANY	0.07%	43	2,038	\$160,672	\$165,755	\$0	\$191,606	\$186,159	112.31%
77	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	59	258	\$50,220	\$50,676	\$0	\$31,576	\$34,198	67.48%
78	MONY LIFE INSURANCE COMPANY	0.01%	77	11	\$12,659	\$12,739	\$0	\$31,872	\$26,067	204.62%
79	MUTUAL OF AMERICA LIFE INSURANCE CO	0.05%	47	645	\$110,180	\$110,180	\$0	\$145,497	\$145,497	132.05%
80	MUTUAL OF OMAHA INSURANCE COMPANY	0.11%	40	559	\$268,298	\$261,726	\$0	\$300,136	-\$521,597	-199.29%
81	NATIONAL CASUALTY COMPANY	0.00%	88	620	\$5,586	\$5,257	\$0	\$0	\$0	0.00%
82	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	109	0	\$7	\$8	\$0	\$0	\$0	0.00%
83	NEW YORK LIFE INSURANCE COMPANY	0.59%	24	1,248	\$1,442,617	\$1,417,052	\$0	\$779,082	\$740,843	52.28%
84	NIPPON LIFE INS CO OF AMERICA	0.00%	99	14	\$880	\$886	\$0	\$458	\$659	74.38%
85	NORTH AMERICAN CO FOR LIFE & HEALTH INS	0.00%	110	0	\$0	\$0	\$0	\$313	-\$19,330	N/A
86	NORTHWESTERN MUTUAL LIFE INS CO	0.83%	17	3,284	\$2,029,049	\$1,898,698	\$0	\$440,071	\$927,549	48.85%
87	OHIO STATE LIFE INSURANCE CO THE	0.00%	110	2	\$0	\$0	\$0	\$8,516	\$41,119	N/A
88	OXFORD LIFE INSURANCE COMPANY	0.02%	63	125	\$38,336	\$39,020	\$0	\$31,061	\$43,915	112.54%
89	PACIFIC LIFE & ANNUITY COMPANY	0.00%	101	0	\$555	\$549	\$0	\$114,708	\$85,259	15529.87%
90	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	103	1	\$266	\$257	\$0	\$0	\$0	0.00%
91	PAUL REVERE LIFE INSURANCE CO	0.28%	31	2,426	\$690,056	\$696,232	\$0	\$623,701	\$410,645	58.98%
92	PEKIN LIFE INSURANCE COMPANY	0.00%	93	8	\$1,900	\$1,900	\$0	\$0	\$0	0.00%
93	PHILADELPHIA AMERICAN LIFE INS CO	0.00%	110	0	\$0	\$0	\$0	\$8,524	\$1,231	N/A
94	PHOENIX LIFE INSURANCE COMPANY	0.00%	104	0	\$259	\$0	\$0	\$220,553	\$84,856	N/A
95	PRINCIPAL LIFE INS CO	2.77%	11	36,286	\$6,740,211	\$6,751,735	\$0	\$4,455,842	\$4,477,078	66.31%
96	PROVIDENT LIFE AND ACCIDENT INS CO	0.14%	37	1,325	\$342,353	\$666,839	\$0	\$1,331,732	\$834,608	125.16%
97	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	96	0	\$1,216	-\$184	\$0	\$109,487	\$74,720	-40608.70%
98	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.01%	10	27,799	\$7,331,482	\$5,868,972	\$79,672	\$6,435,137	\$9,369,801	159.65%
99	REASSURE AMERICA LIFE INSURANCE COMPANY	0.06%	45	5	\$153,814	\$162,559	\$0	\$0	\$0	0.00%
100	RELIAANCE STANDARD LIFE INSURANCE CO	5.32%	5	56,765	\$12,935,734	\$12,916,327	\$0	\$5,171,481	\$7,118,621	55.11%
101	RELIASTAR LIFE INSURANCE COMPANY	0.64%	21	4,391	\$1,556,496	\$1,600,267	\$0	\$483,001	\$558,720	34.91%
102	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	78	5	\$11,915	\$13,231	\$0	\$0	\$94	0.71%
103	SECURITY BENEFIT LIFE INSURANCE CO	0.01%	72	150	\$16,858	\$16,858	\$0	\$34,521	\$34,799	206.42%
104	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	84	54	\$6,679	\$5,584	\$0	\$4,824	\$1,937	34.69%
105	SHENANDOAH LIFE INSURANCE COMPANY	0.04%	49	379	\$96,420	\$96,882	\$0	\$24,718	\$24,835	25.63%
106	STANDARD INSURANCE COMPANY	11.44%	4	122,732	\$27,824,488	\$27,843,343	\$0	\$20,030,206	\$28,672,374	102.98%
107	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	106	1	\$236	\$241	\$0	\$0	\$0	0.00%
108	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	87	36	\$5,649	\$5,598	\$0	\$215	\$190	3.39%
109	SUN LIFE ASSURANCE CO OF CANADA	0.63%	22	19,686	\$1,523,837	\$1,524,695	\$0	\$1,514,131	\$1,567,417	102.80%
110	SYMETRA LIFE INSURANCE COMPANY	0.03%	52	256	\$67,729	\$67,386	\$0	\$0	\$0	0.00%
111	TEACHERS INS & ANNUITY ASSOC OF AMERICA	0.23%	34	688	\$563,845	\$428,767	\$0	\$2,261,817	\$2,250,921	524.98%
112	TIME INSURANCE COMPANY	0.00%	94	8	\$1,807	\$1,808	\$0	\$146	\$342	18.92%
113	TRANSAMERICA LIFE INSURANCE COMPANY	0.28%	33	84	\$672,948	\$675,048	\$0	\$312,289	\$164,582	24.38%
114	TRUSTMARK INSURANCE COMPANY	0.00%	79	72	\$10,904	\$10,887	\$0	\$19,817	\$421	3.87%
115	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	65	337	\$35,223	\$33,568	\$0	\$19,859	\$20,279	60.41%
116	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.29%	30	1,243	\$693,549	\$676,652	\$0	\$539,119	\$491,623	72.66%
117	UNIMERICA INSURANCE COMPANY	0.09%	41	943	\$219,439	\$238,213	\$0	\$19,097	\$22,216	9.33%
118	UNION CENTRAL LIFE INSURANCE CO	0.00%	110	0	\$0	\$0	\$0	\$24,681	-\$9,016	N/A
119	UNION FIDELITY LIFE INSURANCE CO	0.00%	102	4	\$506	\$1,483	\$0	\$0	-\$60	-4.05%
120	UNION LABOR LIFE INSURANCE COMPANY	0.00%	95	3	\$1,272	\$1,873	\$0	\$0	\$0	0.00%
121	UNION SECURITY INSURANCE COMPANY	3.39%	8	39,474	\$8,245,778	\$8,346,866	\$0	\$8,121,677	\$6,067,148	72.69%
122	UNITED HEALTHCARE INSURANCE COMPANY	0.61%	23	14,563	\$1,486,204	\$1,486,204	\$0	\$990,506	\$1,358,181	91.39%
123	UNITED LIFE INSURANCE COMPANY	0.00%	98	8	\$928	\$928	\$0	\$0	\$0	0.00%
124	UNITED OF OMAHA LIFE INS CO	0.82%	18	11,845	\$2,003,087	\$2,041,017	\$0	\$1,260,258	\$1,873,286	91.78%
125	UNITED STATES LIFE INSURANCE CO NEW YORK	1.12%	16	2,054	\$2,720,219	\$2,698,865	\$0	\$2,668,009	\$2,727,505	101.06%
126	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	110	2	\$0	\$0	\$0	\$22,084	\$25,437	N/A
127	UNITED WISCONSIN INSURANCE COMPANY	0.00%	110	0	\$0	\$0	\$0	\$0	\$206,977	N/A
128	UNUM LIFE INS CO OF AMERICA	17.00%	1	192,545	\$41,360,747	\$41,327,551	\$0	\$37,637,281	\$47,702,295	115.42%
129	USABLE LIFE	0.00%	86	22	\$5,859	\$5,859	\$0	\$0	\$0	0.00%
TOTAL		100.00%		1,061,393	\$243,294,314	\$241,790,431	\$79,672	\$161,498,969	\$188,529,874	77.97%

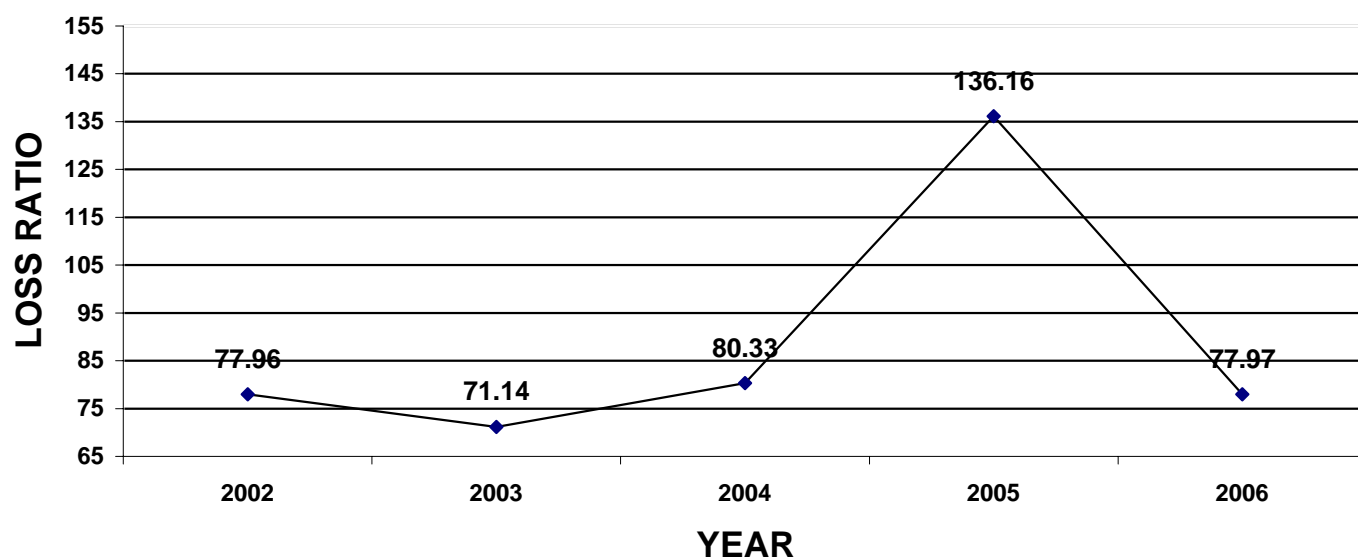


## MISSOURI GROUP DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	7.53%	4	45,911	\$12,800,901	\$12,810,191	\$0	\$9,270,203	\$9,338,959	72.90%
2	AIG LIFE INSURANCE COMPANY	0.07%	38	3	\$110,781	\$110,781	\$0	\$80,023	\$80,023	72.24%
3	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	65	17	\$5,002	\$4,994	\$0	\$4,050	\$3,944	78.97%
4	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.22%	30	521	\$368,451	\$366,543	\$0	\$186,276	\$183,621	50.10%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.02%	51	70	\$38,997	\$39,858	\$0	\$12,270	\$15,562	39.04%
6	AMERICAN HERITAGE LIFE INSURANCE CO	0.23%	29	555	\$390,690	\$391,393	\$0	\$304,638	\$304,639	77.83%
7	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	1.60%	13	8,848	\$2,729,906	\$2,756,976	\$0	\$1,770,031	\$1,750,421	63.49%
8	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	64	4	\$5,021	\$5,020	\$0	\$4,075	\$3,721	74.12%
9	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	59	21	\$17,404	\$17,404	\$0	\$133	\$193	1.11%
10	AMERITAS LIFE INSURANCE CORP	2.47%	11	34,834	\$4,208,359	\$4,247,078	\$0	\$5,126,731	\$5,168,403	121.69%
11	BCS INSURANCE COMPANY	0.06%	41	514	\$96,556	\$96,556	\$0	\$15,321	\$13,986	14.48%
12	BCS LIFE INSURANCE COMPANY	0.03%	46	32	\$58,201	\$75,344	\$0	\$23,664	\$40,326	53.52%
13	BENICORP INSURANCE COMPANY	0.08%	37	334	\$138,200	\$138,199	\$0	\$97,002	\$109,258	79.06%
14	BEST LIFE AND HEALTH INSURANCE COMPANY	0.03%	50	156	\$45,260	\$45,260	\$0	\$42,578	\$43,136	95.31%
15	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	3.92%	8	23,503	\$6,666,378	\$6,666,378	\$0	\$4,282,867	\$4,237,346	63.56%
16	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.85%	18	2,975	\$1,443,755	\$1,449,093	\$0	\$703,420	\$705,779	48.70%
17	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	73	0	\$1,016	\$1,040	\$0	\$0	\$0	0.00%
18	CENTRAL UNITED LIFE INSURANCE CO	0.00%	66	12	\$2,490	\$2,431	\$0	\$400	\$441	18.14%
19	CITIZENS SECURITY LIFE INS CO	0.01%	56	42	\$25,058	\$24,839	\$0	\$14,633	\$14,313	57.62%
20	COLORADO BANKERS LIFE INS CO	0.00%	71	4	\$1,286	\$1,262	\$0	\$49	\$49	3.88%
21	COLUMBIAN LIFE INSURANCE COMPANY	0.16%	31	1,093	\$268,526	\$268,526	\$0	\$46,271	\$55,247	20.57%
22	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	77	660	\$0	\$0	\$0	\$26,185	\$29,293	N/A
23	COMPANION LIFE INSURANCE COMPANY	0.25%	28	559	\$429,609	\$429,402	\$0	\$323,630	\$327,134	76.18%
24	COMPBENEFITS INSURANCE COMPANY	0.91%	17	9,259	\$1,550,164	\$1,554,564	\$0	\$1,126,381	\$1,132,288	72.84%
25	CONNECTICUT GENERAL LIFE INS CO	2.25%	12	41,894	\$3,832,696	\$3,725,774	\$0	\$5,586,585	\$5,419,669	145.46%
26	CONTINENTAL CASUALTY COMPANY	0.00%	77	0	\$0	\$0	\$0	\$0	-\$1,436	N/A
27	CONTINENTAL GENERAL INSURANCE CO	0.02%	53	112	\$35,648	\$33,780	\$0	\$39,394	\$33,260	98.46%
28	CUNA MUTUAL INSURANCE SOCIETY	0.02%	52	82	\$35,669	\$35,548	\$0	\$23,293	\$23,234	65.36%
29	EPIC LIFE INSURANCE COMPANY THE	0.11%	33	433	\$189,457	\$188,835	\$0	\$132,999	\$140,377	74.34%
30	FEDERATED MUTUAL INSURANCE COMPANY	0.28%	26	1,993	\$484,753	\$484,753	\$0	\$315,127	\$308,920	63.73%
31	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.09%	35	601	\$158,813	\$158,813	\$0	\$78,298	\$76,176	47.97%
32	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.72%	19	5,813	\$1,221,642	\$1,221,642	\$0	\$736,135	\$862,976	70.64%
33	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.31%	25	1,016	\$524,032	\$530,983	\$0	\$324,599	\$382,421	72.02%
34	FORT DEARBORN LIFE INSURANCE COMPANY	0.45%	21	1,762	\$764,392	\$764,392	\$0	\$473,661	\$473,661	61.97%
35	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	70	18	\$1,820	\$1,817	\$0	\$0	\$0	0.00%
36	GENWORTH LIFE AND HEALTH INSURANCE CO	1.25%	15	8,237	\$2,130,440	\$2,062,807	\$0	\$1,656,787	\$1,680,789	81.48%
37	GERBER LIFE INSURANCE COMPANY	0.01%	61	20	\$11,714	\$11,635	\$0	\$6,219	\$5,961	51.23%
38	GREAT WEST LIFE & ANNUITY INS CO	0.08%	36	407	\$139,843	\$139,436	\$0	\$123,081	\$123,326	88.45%
39	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	20.44%	1	191,016	\$34,770,578	\$34,679,403	\$0	\$23,847,577	\$23,777,296	68.56%
40	HEALTHY ALLIANCE LIFE INSURANCE CO	7.79%	3	51,536	\$13,258,979	\$11,283,665	\$0	\$6,523,229	\$6,532,598	57.89%
41	HUMANA INSURANCE COMPANY	0.03%	45	139	\$58,339	\$58,339	\$0	\$30,203	\$32,798	56.22%
42	HUMANADENTAL INSURANCE COMPANY	3.27%	9	10,399	\$5,558,972	\$5,554,185	\$0	\$3,913,290	\$3,824,657	68.86%
43	JEFFERSON PILOT FINANCIAL INSURANCE CO	1.03%	16	2,984	\$1,758,602	\$1,724,026	\$0	\$1,399,209	\$1,387,945	80.51%
44	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.00%	77	0	\$0	\$0	\$0	\$959	\$1,042	N/A
45	JOHN ALDEN LIFE INSURANCE COMPANY	0.06%	40	318	\$101,993	\$102,186	\$0	\$52,262	\$49,353	48.30%
46	KANAWHA INSURANCE COMPANY	0.00%	76	0	\$169	\$186	\$0	\$0	\$0	0.00%
47	KANSAS CITY LIFE INSURANCE COMPANY	1.46%	14	3,464	\$2,477,023	\$2,654,066	\$0	\$1,617,696	\$1,562,199	58.86%
48	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.06%	39	191	\$109,267	\$109,267	\$0	\$47,224	\$51,147	46.81%
49	MEGA LIFE AND HEALTH INS CO THE	0.13%	32	1,137	\$216,560	\$218,633	\$0	\$75,670	\$72,261	33.05%
50	METROPOLITAN LIFE INSURANCE COMPANY	16.61%	2	134,820	\$28,248,995	\$27,431,104	\$0	\$20,385,418	\$20,668,489	75.35%
51	MIDWEST NATIONAL LIFE INS CO OF TN	0.02%	54	180	\$29,813	\$30,465	\$0	\$8,245	\$7,260	23.83%
52	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	69	29	\$2,187	\$2,206	\$0	\$674	\$730	33.09%
53	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	77	0	\$0	\$0	\$0	-\$53	-\$57	N/A
54	NATIONAL GUARDIAN LIFE INSURANCE CO	0.04%	43	233	\$74,978	\$75,495	\$0	\$35,452	\$35,452	46.96%
55	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	74	0	\$504	\$530	\$0	\$386	\$266	50.19%
56	NIPPON LIFE INS CO OF AMERICA	0.01%	57	125	\$19,333	\$19,478	\$0	\$10,061	\$14,483	74.36%
57	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	77	0	\$0	\$0	\$0	\$9,295	\$5,923	N/A
58	PACIFIC LIFE & ANNUITY COMPANY	0.00%	63	0	\$8,147	\$8,063	\$0	\$6,001	\$4,460	55.31%
59	PAN AMERICAN LIFE INSURANCE COMPANY	0.00%	68	3	\$2,265	\$2,186	\$0	\$1,836	\$1,018	46.57%
60	PHOENIX LIFE INSURANCE COMPANY	0.00%	75	0	\$288	\$0	\$0	\$3,359	\$302	N/A
61	PHYSICIANS MUTUAL INSURANCE COMPANY	0.06%	42	355	\$95,233	\$92,384	\$0	\$21,627	\$12,250	13.26%
62	PRINCIPAL LIFE INS CO	6.70%	6	48,833	\$11,390,000	\$11,421,837	\$0	\$8,210,448	\$8,249,577	72.23%
63	RELIANCE STANDARD LIFE INSURANCE CO	0.34%	24	2,093	\$570,564	\$569,708	\$0	\$334,379	\$460,278	80.79%
64	RELIASTAR LIFE INSURANCE COMPANY	0.03%	48	3	\$54,257	\$55,577	\$0	\$0	\$0	0.00%
65	SAFEHEALTH LIFE INSURANCE COMPANY	0.03%	47	138	\$56,131	\$56,131	\$0	\$48,906	\$48,906	87.13%
66	SECURIAN LIFE INSURANCE COMPANY	0.01%	58	72	\$17,904	\$16,271	\$0	\$9,171	\$9,471	58.21%
67	SECURITY BENEFIT LIFE INSURANCE CO	0.00%	67	22	\$2,473	\$2,473	\$0	\$5,063	\$5,104	206.39%
68	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.35%	23	805	\$587,086	\$587,086	\$0	\$427,479	\$427,479	72.81%
69	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.04%	44	240	\$61,533	\$51,441	\$0	\$43,873	\$17,622	34.26%
70	SHENANDOAH LIFE INSURANCE COMPANY	0.10%	34	357	\$177,486	\$178,336	\$0	\$114,138	\$114,677	64.30%



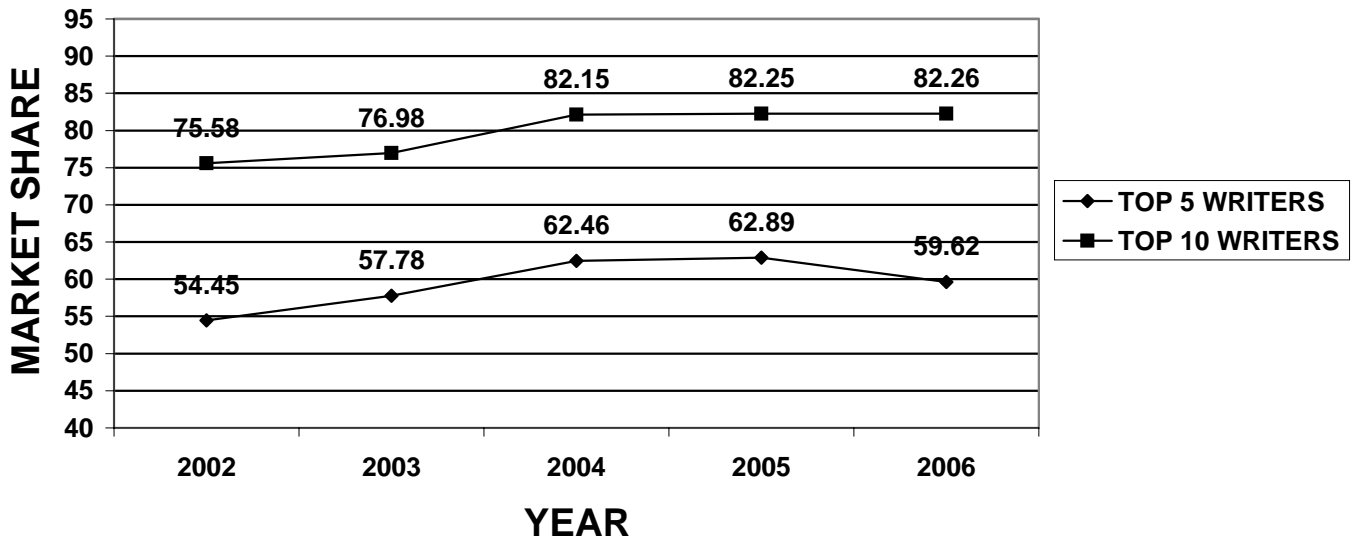
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	STANDARD INSURANCE COMPANY	0.28%	27	703	\$472,099	\$472,418	\$0	\$31,870	\$9,222	1.95%
72	STARMOUNT LIFE INSURANCE COMPANY	0.01%	60	5	\$12,391	\$12,198	\$0	\$9,882	\$10,007	82.04%
73	TIME INSURANCE COMPANY	0.02%	55	72	\$28,499	\$28,503	\$0	\$18,920	\$18,609	65.29%
74	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	62	187	\$9,079	\$8,652	\$0	\$62,726	\$64,051	740.30%
75	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.57%	20	1,829	\$962,379	\$938,932	\$0	\$748,090	\$682,183	72.66%
76	UNION SECURITY INSURANCE COMPANY	7.25%	5	25,342	\$12,336,220	\$12,285,737	\$0	\$7,707,315	\$7,598,045	61.84%
77	UNITED CONCORDIA LIFE AND HEALTH INS CO	2.64%	10	16,781	\$4,495,862	\$4,495,862	\$0	\$3,284,846	\$3,295,846	73.31%
78	UNITED HEALTHCARE INSURANCE COMPANY	6.12%	7	67,135	\$10,401,915	\$10,362,364	\$0	\$6,205,148	\$9,962,343	96.14%
79	UNITED OF OMAHA LIFE INS CO	0.00%	72	0	\$1,127	\$441	\$0	\$0	-\$1,223	-277.32%
80	UNITED STATES LIFE INSURANCE CO NEW YORK	0.41%	22	773	\$691,712	\$686,282	\$0	\$468,008	\$478,445	69.72%
81	WORLD INSURANCE COMPANY	0.03%	49	87	\$47,470	\$47,846	\$0	\$3,916	\$3,960	8.28%
TOTAL		100.00%		754,721	\$170,101,342	\$167,187,309	\$0	\$118,680,807	\$122,583,830	73.32%

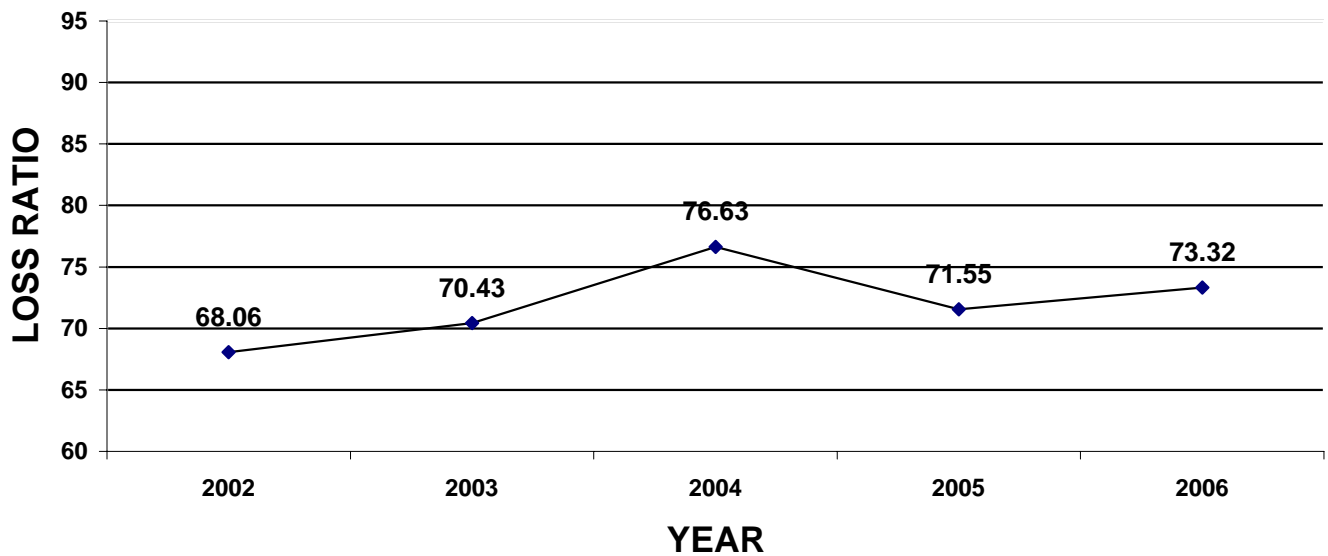


## MISSOURI GROUP DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	67	0	\$5,757	\$5,640	\$0	\$22,113	\$22,547	399.77%
2	ACE AMERICAN INSURANCE COMPANY	1.49%	7	17,013	\$2,528,235	\$2,562,938	\$0	\$2,110,825	\$1,785,622	69.67%
3	AETNA LIFE INSURANCE COMPANY	0.01%	53	17	\$18,856	\$18,856	\$0	\$6,346	\$5,175	27.44%
4	AIG LIFE INSURANCE COMPANY	0.05%	37	1,169	\$80,847	\$90,118	\$0	\$9,729	\$9,736	10.80%
5	AIG PREMIER INSURANCE COMPANY	0.00%	68	29	\$5,530	\$5,887	\$0	\$0	\$635	10.79%
6	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.01%	64	43	\$8,829	\$8,657	\$0	\$225	\$225	2.60%
7	ALLSTATE LIFE INSURANCE COMPANY	0.07%	32	383	\$110,641	\$110,877	\$0	\$0	\$0	0.00%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.48%	14	896	\$813,361	\$814,348	\$0	\$408,831	\$341,694	41.96%
9	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	71	8	\$3,051	\$3,742	\$0	\$0	\$0	0.00%
10	AMERICAN HERITAGE LIFE INSURANCE CO	0.11%	27	447	\$186,697	\$185,742	\$0	\$48,840	\$48,840	26.29%
11	AMERICAN HOME ASSURANCE COMPANY	3.38%	3	1,430,773	\$5,723,091	\$5,723,091	\$0	\$1,676,324	\$1,950,910	34.09%
12	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	80	1	\$370	\$390	\$0	\$0	\$0	0.00%
13	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	62	163	\$9,780	\$9,780	\$0	\$2,789	\$3,159	32.30%
14	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.07%	31	386	\$126,134	\$126,543	\$0	\$113,826	\$144,611	114.28%
15	AMERICAN REPUBLIC INSURANCE COMPANY	0.03%	39	57	\$52,921	\$55,352	\$0	\$6,348	\$3,797	6.86%
16	AMERITAS LIFE INSURANCE CORP	0.48%	15	8,036	\$805,475	\$812,886	\$0	\$431,349	\$434,855	53.50%
17	AMEX ASSURANCE COMPANY	0.16%	23	2,682	\$266,324	\$270,421	\$0	\$30,928	\$51,401	19.01%
18	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	69	15	\$4,176	\$4,070	\$0	\$637	\$2,148	52.78%
19	BCS INSURANCE COMPANY	0.32%	19	695	\$535,419	\$535,419	\$0	\$390,243	\$400,432	74.79%
20	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	83	0	\$0	\$0	\$0	\$26	\$26	N/A
21	CENTRAL UNITED LIFE INSURANCE CO	0.01%	57	82	\$17,012	\$16,615	\$0	\$2,734	\$3,012	18.13%
22	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	81	27	\$346	\$347	\$0	\$0	\$0	0.00%
23	COLONIAL LIFE & ACCIDENT INS CO	0.01%	48	27	\$23,217	\$24,749	\$0	\$2,730	\$9,730	39.31%
24	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	70	11	\$3,176	\$3,196	\$0	\$0	\$182	5.69%
25	COMBINED INSURANCE CO OF AMERICA	1.27%	9	76,105	\$2,157,302	\$2,129,129	\$0	\$1,305,828	\$1,285,777	60.39%
26	COMPANION LIFE INSURANCE COMPANY	0.13%	25	260	\$216,366	\$216,262	\$0	\$103,918	\$105,043	48.57%
27	CONSECO INSURANCE COMPANY	0.01%	49	300	\$22,816	\$23,017	\$0	\$5,979	\$5,181	22.51%
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.02%	47	89	\$26,118	\$26,109	\$0	\$14,476	\$14,083	53.94%
29	CONTINENTAL GENERAL INSURANCE CO	0.00%	74	4	\$1,344	\$1,325	\$0	\$7,292	\$7,198	543.25%
30	CUNA MUTUAL INSURANCE SOCIETY	0.06%	33	1,125	\$107,834	\$108,646	\$0	\$7,675	\$4,870	4.48%
31	DENTEGRA INSURANCE COMPANY	0.84%	10	3,323	\$1,420,482	\$1,287,892	\$0	\$470,532	\$484,800	37.64%
32	FIDELITY SECURITY LIFE INSURANCE COMPANY	3.13%	4	77,519	\$5,306,926	\$5,278,466	\$0	\$3,674,150	\$3,736,218	70.78%
33	GUARANTEE TRUST LIFE INSURANCE CO	0.34%	17	180	\$578,576	\$581,598	\$0	\$365,138	\$352,803	60.66%
34	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.12%	26	508	\$203,170	\$200,737	\$0	\$58,812	\$84,985	42.34%
35	HARTFORD LIFE INSURANCE COMPANY	0.09%	29	375	\$150,133	\$155,667	\$0	\$149,779	\$123,268	79.19%
36	HM LIFE INSURANCE COMPANY	0.00%	82	80	\$331	\$334	\$0	\$0	\$0	0.00%
37	HORACE MANN LIFE INSURANCE COMPANY	0.00%	78	2	\$477	\$468	\$0	\$200	\$205	43.80%
38	INSURANCE CO OF THE STATE OF PA	0.06%	34	428	\$107,009	\$107,009	\$0	\$27,804	\$17,334	16.20%
39	JEFFERSON PILOT FINANCIAL INSURANCE CO	2.15%	6	739	\$3,637,359	\$3,630,957	\$0	\$3,155,122	\$3,177,672	87.52%
40	KANAWHA INSURANCE COMPANY	0.00%	66	23	\$5,758	\$6,340	\$0	\$0	\$0	0.00%
41	KANSAS CITY LIFE INSURANCE COMPANY	0.01%	54	113	\$18,436	\$19,754	\$0	\$6,825	\$6,591	33.37%
42	LEWER LIFE INSURANCE COMPANY	0.01%	56	9	\$17,136	\$17,136	\$0	\$9,380	\$9,380	54.74%
43	LIFE INVESTORS INS CO OF AMERICA	0.01%	51	47	\$21,285	\$21,495	\$0	\$65,924	\$8,155	37.94%
44	LOYAL AMERICAN LIFE INSURANCE CO	0.01%	63	39	\$9,029	\$8,338	\$0	\$100	\$126	1.51%
45	MEGA LIFE AND HEALTH INS CO THE	2.36%	5	9,977	\$4,004,787	\$3,990,220	\$0	\$2,283,018	\$2,169,536	54.37%
46	MIDWEST NATIONAL LIFE INS CO OF TN	0.01%	58	385	\$16,574	\$16,246	\$0	\$9,945	\$8,757	53.90%
47	MONUMENTAL LIFE INSURANCE COMPANY	0.64%	13	937	\$1,089,671	\$1,099,564	\$0	\$1,017,311	\$1,101,792	100.20%
48	MUTUAL OF OMAHA INSURANCE COMPANY	0.11%	28	647	\$179,576	\$177,656	\$0	\$48,980	\$51,088	28.76%
49	NATIONAL BENEFIT LIFE INSURANCE CO	0.02%	46	13	\$27,499	\$27,938	\$0	\$15,072	\$15,151	54.23%
50	NATIONAL GUARDIAN LIFE INSURANCE CO	0.67%	12	14,890	\$1,132,196	\$1,270,749	\$0	\$700,925	\$700,925	55.16%
51	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	62.89%	1	11,730,364	\$106,571,195	\$106,574,741	\$0	\$34,622,901	\$39,463,152	37.03%
52	NEW YORK LIFE INSURANCE COMPANY	0.02%	45	111	\$29,087	\$28,572	\$0	\$15,258	\$14,904	52.16%
53	PACIFIC LIFE & ANNUITY COMPANY	0.01%	55	0	\$17,888	\$17,705	\$0	\$50,189	\$37,304	210.70%
54	PAN AMERICAN LIFE INSURANCE COMPANY	0.46%	16	908	\$783,618	\$756,455	\$0	\$686,496	\$380,470	50.30%
55	PEOPLES BENEFIT LIFE INSURANCE CO	0.16%	22	1,102	\$273,859	\$288,026	\$0	\$83,224	\$83,695	29.06%
56	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	52	100	\$19,368	\$19,221	\$0	\$18,185	\$15,148	78.81%
57	PRINCIPAL LIFE INS CO	0.14%	24	3,846	\$239,307	\$238,899	\$0	\$114,986	\$115,534	48.36%
58	PROVIDENT LIFE AND ACCIDENT INS CO	0.01%	65	114	\$8,783	\$5,714	\$0	\$612	\$1,049	18.36%
59	RELiance STANDARD LIFE INSURANCE CO	0.26%	20	1,017	\$436,385	\$435,730	\$0	\$107,373	\$147,800	33.92%
60	RELIASTAR LIFE INSURANCE COMPANY	0.06%	36	6	\$96,318	\$4,923	\$0	\$79,236	\$11,962	242.98%
61	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	73	0	\$1,755	\$195	\$0	\$932	\$443	227.18%
62	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	79	1	\$429	\$413	\$0	\$0	-\$4	-0.97%
63	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	75	8	\$1,121	\$1,121	\$0	\$412	\$412	36.75%
64	SEARS LIFE INSURANCE COMPANY	0.02%	42	247	\$40,179	\$40,179	\$0	\$1,741	\$1,741	4.33%
65	SECURITY BENEFIT LIFE INSURANCE CO	0.01%	60	142	\$15,960	\$15,960	\$0	\$32,680	\$32,943	206.41%
66	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.03%	41	121	\$42,646	\$42,646	\$0	\$32,176	\$32,176	75.45%
67	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	76	1	\$906	\$906	\$0	\$0	\$0	0.00%
68	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	77	0	\$772	\$645	\$0	\$0	\$0	0.00%
69	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.04%	38	40	\$71,774	\$78,491	\$0	\$26,142	\$38,428	48.96%
70	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	50	225	\$22,533	\$23,352	\$0	\$80,896	\$85,570	366.44%



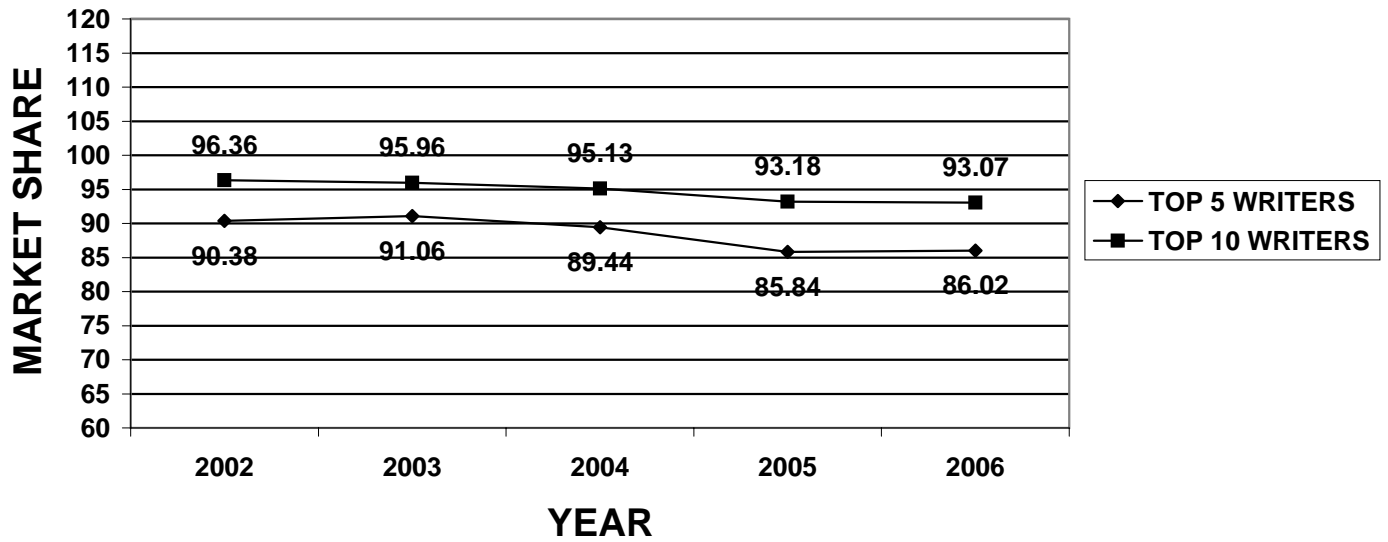
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	STONEBRIDGE LIFE INSURANCE COMPANY	0.81%	11	19,847	\$1,375,355	\$1,375,442	\$0	\$954,400	\$956,252	69.52%
72	SYMETRA LIFE INSURANCE COMPANY	0.19%	21	204	\$318,596	\$318,596	\$0	\$0	\$0	0.00%
73	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.01%	61	113	\$15,743	\$15,958	\$0	\$5,275	\$5,285	33.12%
74	TRANSAMERICA LIFE INSURANCE COMPANY	0.33%	18	5	\$556,735	\$567,104	\$0	\$196,491	\$103,554	18.26%
75	UNION FIDELITY LIFE INSURANCE CO	0.06%	35	559	\$101,046	\$98,686	\$0	\$66,635	\$65,006	65.87%
76	UNION LABOR LIFE INSURANCE COMPANY	0.03%	40	160	\$43,921	\$44,298	\$0	\$29,655	\$23,022	51.97%
77	UNITED FAMILY LIFE INSURANCE CO	0.00%	83	13	\$0	\$0	\$0	\$0	\$0	N/A
78	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	72	10	\$2,263	\$2,276	\$0	\$1,054	\$1,054	46.31%
79	UNITED OF OMAHA LIFE INS CO	0.01%	59	146	\$16,068	\$16,068	\$0	\$6,236	\$6,774	42.16%
80	UNITED STATES LIFE INSURANCE CO NEW YORK	0.07%	30	190	\$126,651	\$125,657	\$0	\$70,152	\$71,716	57.07%
81	VETERANS LIFE INS CO	0.02%	43	373	\$37,767	\$38,487	\$0	-\$132,517	-\$137,315	-356.78%
82	VISION BENEFITS OF AMERICA	1.30%	8	56,048	\$2,209,537	\$2,209,537	\$0	\$1,782,052	\$1,782,052	80.65%
83	VISION SERVICE PLAN INSURANCE COMPANY	14.26%	2	321,534	\$24,166,774	\$24,166,774	\$0	\$19,826,586	\$20,034,782	82.90%
84	WASHINGTON NATIONAL INSURANCE CO	0.02%	44	53	\$32,026	\$34,195	\$0	\$2,943	\$2,446	7.15%
TOTAL		100.00%		13,788,685	\$169,463,800	\$169,379,688	\$0	\$77,531,429	\$82,067,030	48.45%

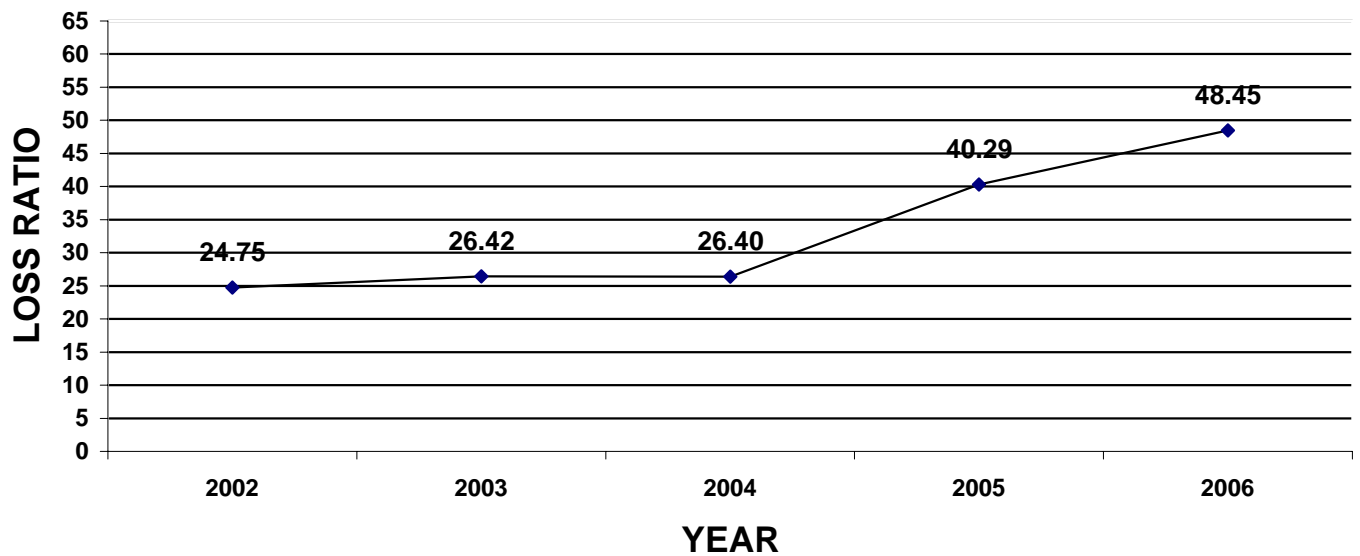


## MISSOURI GROUP LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





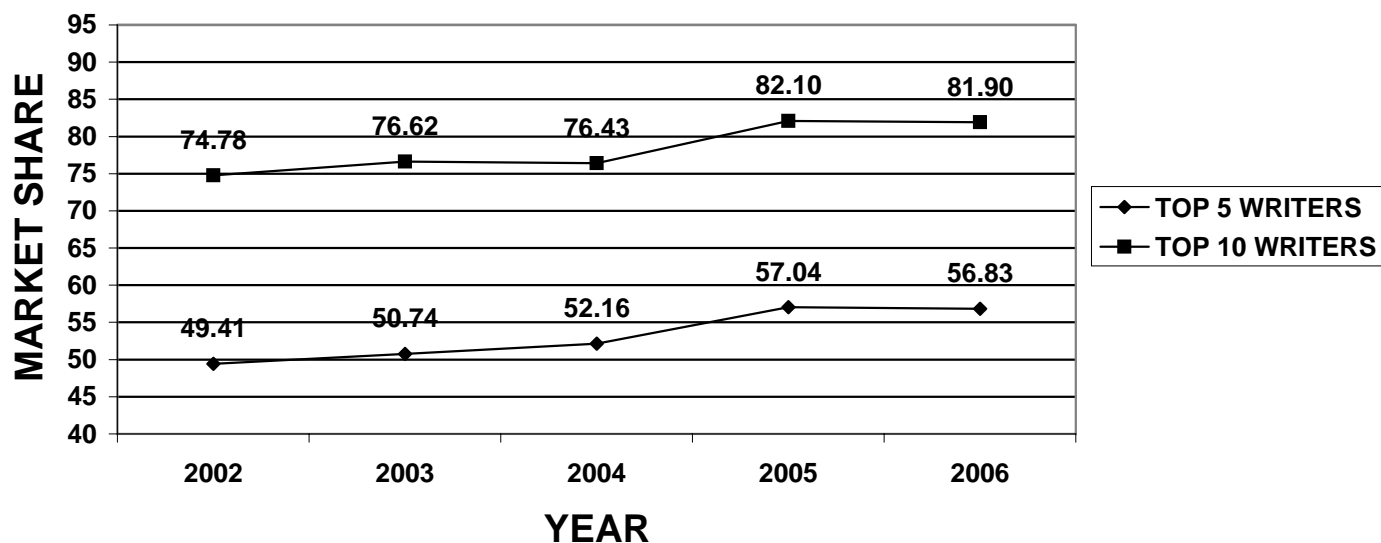
**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG PREMIER INSURANCE COMPANY	0.08%	30	968	\$23,388	\$23,388	\$0	\$6,044	\$7,345	31.40%
2	ALLSTATE INSURANCE COMPANY	0.00%	35	0	\$0	\$0	\$0	\$888	\$888	N/A
3	AMERICAN BANKERS INS COMPANY OF FLORIDA	0.08%	31	363	\$21,550	\$21,259	\$0	\$26,235	-\$8,754	-41.18%
4	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	9.37%	3	47,561	\$2,582,809	\$2,519,859	\$0	\$775,388	\$787,812	31.26%
5	AMERICAN GENERAL ASSURANCE COMPANY	3.99%	9	18,493	\$1,098,641	\$1,251,222	\$0	\$553,163	\$514,948	41.16%
6	AMERICAN HEALTH AND LIFE INSURANCE CO	7.55%	4	6,643	\$2,081,994	\$1,966,473	\$0	\$649,628	\$601,376	30.58%
7	AMERICAN MODERN LIFE INS CO	3.26%	12	2,392	\$898,337	\$967,894	\$0	\$302,572	\$381,258	39.39%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.62%	19	1,019	\$169,668	\$186,203	\$0	\$88,857	\$57,497	30.88%
9	AMERICAN REPUBLIC INSURANCE COMPANY	0.26%	24	229	\$70,899	\$56,859	\$0	\$16,553	\$5,937	10.44%
10	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	35	6	\$0	\$4,267	\$0	\$8,939	\$3,616	84.74%
11	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.07%	33	419	\$18,493	\$35,607	\$0	\$9,366	\$1,917	5.38%
12	AMERICAN UNITED LIFE INSURANCE CO	0.65%	17	758	\$179,278	\$78,341	\$0	\$23,189	\$74,415	94.99%
13	BALBOA LIFE INSURANCE COMPANY	0.20%	26	2,859	\$54,336	\$55,593	\$0	\$23,516	-\$580	-1.04%
14	BALTIMORE LIFE INS CO THE	0.00%	35	7	\$0	\$0	\$0	\$6,114	\$6,114	N/A
15	CARDIF LIFE INSURANCE COMPANY	3.83%	10	3,398	\$1,055,041	\$943,012	\$0	\$78,165	\$112,956	11.98%
16	CENTRAL STATES HEALTH & LIFE COMPANY	6.46%	6	7,785	\$1,781,485	\$1,679,320	\$0	\$336,658	\$506,832	30.18%
17	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	2.92%	13	18,331	\$803,810	\$803,810	\$0	\$238,897	\$257,756	32.07%
18	CENTURION LIFE INSURANCE COMPANY	0.11%	28	1,307	\$30,591	\$221,571	\$0	\$227,122	\$150,506	67.93%
19	CENTURY LIFE ASSURANCE COMPANY	0.00%	35	67	-\$1,310	\$15,114	\$0	\$7,076	\$10,856	71.83%
20	CUNA MUTUAL INSURANCE SOCIETY	20.99%	1	38,901	\$5,787,207	\$5,685,134	\$0	\$2,770,918	\$2,164,781	38.08%
21	GUARANTEE TRUST LIFE INSURANCE CO	4.51%	8	7,954	\$1,244,171	\$1,523,282	\$0	\$618,758	\$505,554	33.19%
22	HERITAGE CASUALTY INSURANCE COMPANY	0.07%	32	1,507	\$18,721	\$18,721	\$0	\$64	-\$675	-3.61%
23	HOUSEHOLD LIFE INSURANCE COMPANY	7.06%	5	10,093	\$1,947,551	\$2,302,814	\$0	\$1,016,085	\$520,427	22.60%
24	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	6.28%	7	12,858	\$1,730,956	\$1,959,593	\$0	\$602,141	\$443,333	22.62%
25	J M I C LIFE INSURANCE COMPANY	0.54%	20	1,188	\$149,961	\$329,924	\$0	\$167,790	\$159,518	48.35%
26	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.00%	35	0	\$0	\$0	\$0	\$11,358	\$162	N/A
27	LIFE INVESTORS INS CO OF AMERICA	11.85%	2	15,637	\$3,268,240	\$3,174,380	\$0	\$1,099,400	\$1,214,267	38.25%
28	MAGNA INSURANCE COMPANY	-0.01%	35	22	-\$1,617	\$6,644	\$0	\$1,306	-\$107	-1.61%
29	MERIT LIFE INSURANCE CO	3.78%	11	7,426	\$1,042,507	\$979,973	\$0	\$207,118	\$170,103	17.36%
30	MIDWEST NATIONAL LIFE INS CO OF TN	0.22%	25	198	\$59,317	\$42,909	\$0	\$7,539	\$13,231	30.84%
31	MINNESOTA LIFE INSURANCE COMPANY	0.52%	21	2,116	\$143,679	\$170,793	\$0	\$121,360	\$134,166	78.55%
32	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	35	8	\$0	\$1,598	\$0	\$0	-\$1	-0.06%
33	MOUNTAIN LIFE INSURANCE COMPANY	0.09%	29	749	\$26,014	\$130,375	\$0	\$71,370	\$67,017	51.40%
34	OLD UNITED LIFE INSURANCE COMPANY	0.64%	18	1,244	\$177,213	\$308,061	\$0	\$82,041	\$55,247	17.93%
35	PEKIN LIFE INSURANCE COMPANY	0.76%	16	914	\$209,288	\$164,033	\$0	\$65,153	\$54,001	32.92%
36	RESOURCE LIFE INSURANCE COMPANY	1.52%	14	4,193	\$420,157	\$874,712	\$0	\$470,516	\$274,934	31.43%
37	SOUTHERN PIONEER LIFE INSURANCE COMPANY	-0.02%	35	349	-\$6,623	\$44,273	\$0	\$47,008	\$20,274	45.79%
38	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.35%	23	5,895	\$97,539	\$97,539	\$0	\$28,993	\$22,142	22.70%
39	STONEBRIDGE LIFE INSURANCE COMPANY	0.42%	22	4,489	\$115,231	\$115,231	\$0	\$17,650	\$13,248	11.50%
40	UNITED LIFE INSURANCE COMPANY	-0.05%	35	1,045	-\$13,700	\$169,392	\$0	\$130,468	\$58,536	34.56%
41	UNITED STATES LIFE INSURANCE CO NEW YORK	-0.01%	35	124	-\$1,701	\$28,742	\$0	\$5,833	\$4,100	14.26%
42	UNIVERSAL UNDERWRITERS LIFE INS CO	0.88%	15	3,254	\$242,014	\$513,192	\$0	\$238,934	\$126,560	24.66%
43	VOYAGER PROPERTY & CASUALTY INS COMPANY	0.04%	34	11	\$9,911	\$10,096	\$0	\$0	\$428	4.24%
44	XL LIFE INSURANCE AND ANNUITY COMPANY	-0.01%	35	395	-\$3,086	\$215,090	\$0	\$214,325	\$54,352	25.27%
45	ZALE LIFE INSURANCE COMPANY	0.13%	27	2,732	\$36,828	\$36,828	\$0	\$4,714	\$3,100	8.42%
TOTAL		100.00%		235,907	\$27,568,788	\$29,733,121	\$0	\$11,379,212	\$9,551,393	32.12%

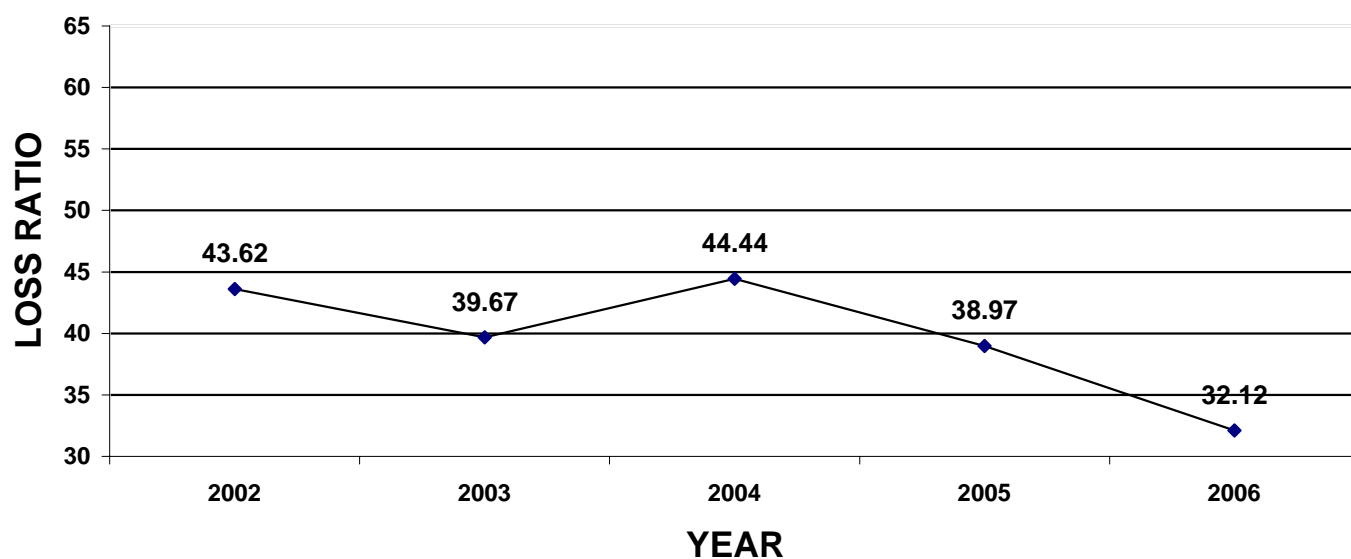


## MISSOURI GROUP SHORT TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





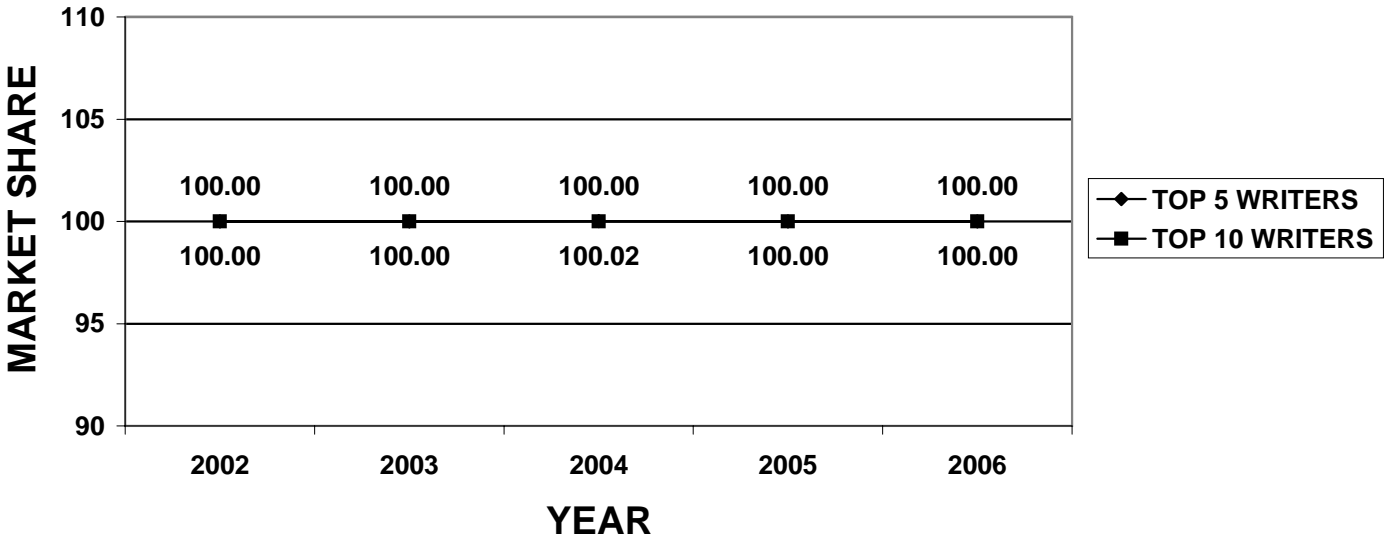
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS COMPANY OF FLORIDA	3.97%	3	289	\$37,409	\$37,786	\$0	\$0	\$1,355	3.59%
2	AMERICAN GENERAL ASSURANCE COMPANY	9.82%	2	532	\$92,543	\$92,544	\$0	\$91,250	\$109,254	118.06%
3	HOUSEHOLD LIFE INSURANCE COMPANY	85.72%	1	1,656	\$807,594	\$807,594	\$0	\$324,197	\$249,563	30.90%
4	MAGNA INSURANCE COMPANY	0.49%	4	36	\$4,578	\$4,554	\$0	\$4,500	\$3,856	84.67%
TOTAL		100.00%		2,513	\$942,124	\$942,478	\$0	\$419,947	\$364,028	38.62%

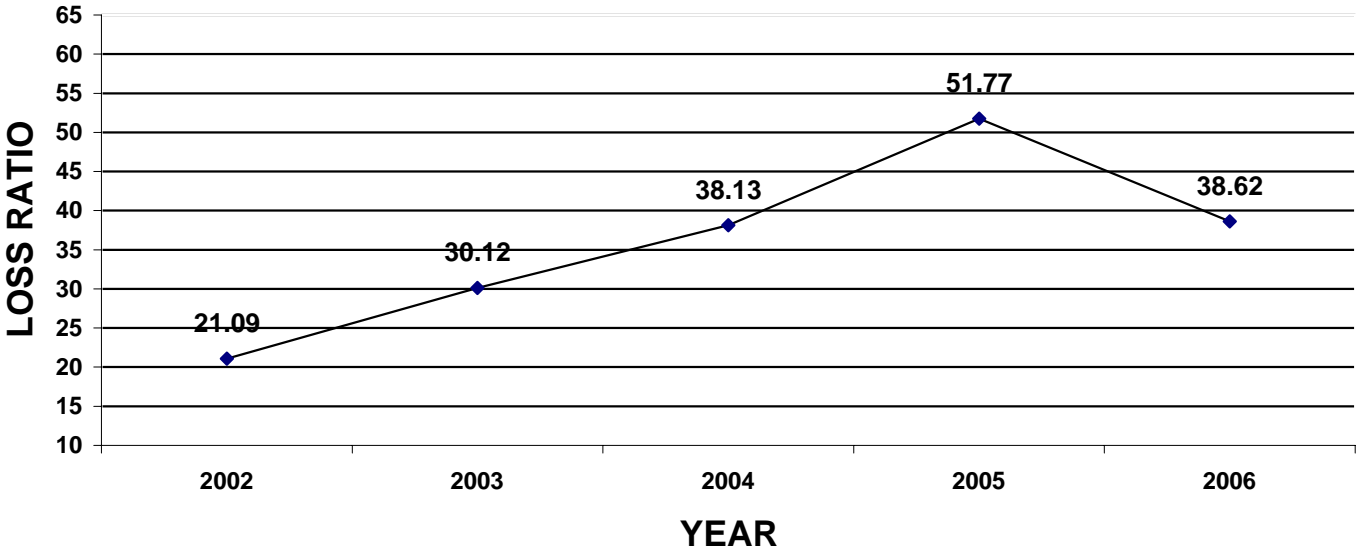


# MISSOURI GROUP LONG TERM CREDIT DISABILITY INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO





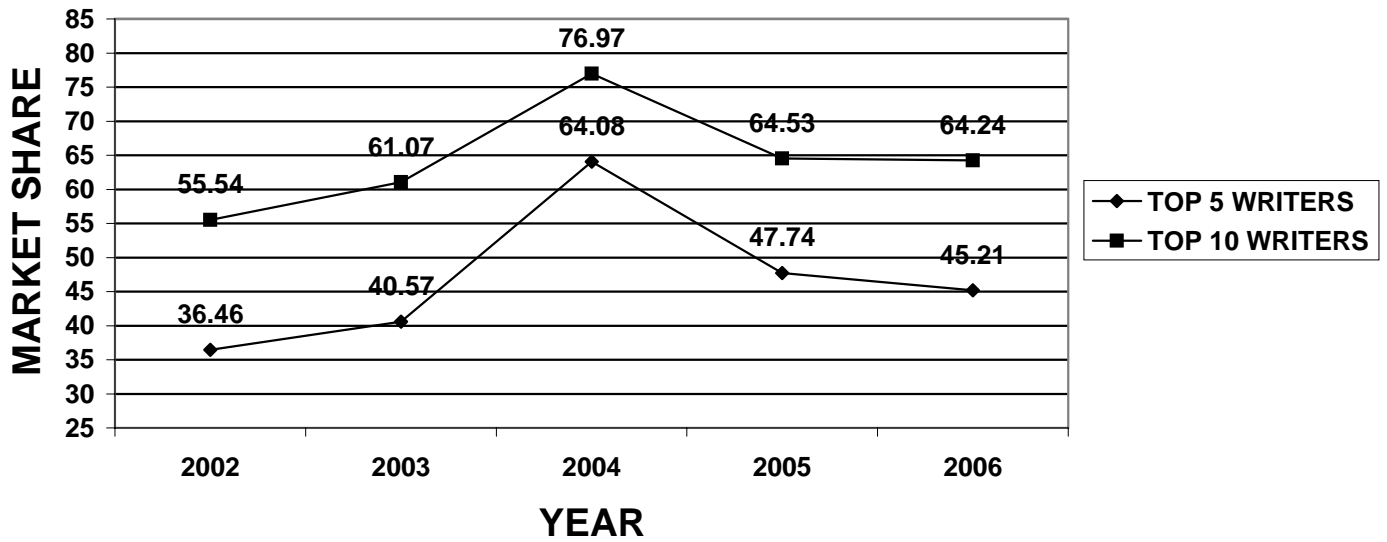
**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	1.18%	22	621,052	\$1,383,147	\$1,464,536	\$0	\$2,199,472	\$1,860,023	127.00%
2	AETNA LIFE INSURANCE COMPANY	2.34%	14	30,195	\$2,746,796	\$2,725,168	\$0	\$1,462,606	\$1,767,929	64.87%
3	AIG LIFE INSURANCE COMPANY	1.19%	21	536	\$1,400,000	\$1,290,317	\$0	\$964,880	\$964,880	74.78%
4	ALLIANZ LIFE INS CO OF NORTH AMERICA	1.49%	18	24,962	\$1,749,437	\$1,745,940	\$0	\$400,985	\$431,887	24.74%
5	ALTA HEALTH & LIFE INSURANCE COMPANY	0.76%	27	759	\$888,973	\$887,439	\$0	\$719,805	\$700,977	78.99%
6	AMERICAN FIDELITY ASSURANCE COMPANY	2.09%	15	4,623	\$2,453,204	\$2,264,416	\$0	\$4,073,890	\$4,614,984	203.80%
7	AMERICAN GENERAL ASSURANCE COMPANY	0.13%	46	340	\$152,902	\$77,969	\$0	\$126,361	\$99,676	127.84%
8	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.13%	47	0	\$151,371	\$124,215	\$0	\$125,016	\$178,547	143.74%
9	AMERICAN UNITED LIFE INSURANCE CO	1.63%	17	3,925	\$1,919,157	\$1,893,717	\$0	\$2,144,546	\$2,402,108	126.85%
10	ARCH INSURANCE COMPANY	0.01%	54	3	\$14,043	\$14,043	\$0	\$12,924	\$10,643	75.79%
11	AVEMCO INSURANCE COMPANY	0.00%	57	0	\$659	\$659	\$0	\$163,709	-\$237,136	-35984.22%
12	BCS INSURANCE COMPANY	0.07%	50	2,886	\$78,178	\$78,177	\$0	\$0	-\$41,242	-52.75%
13	BEST LIFE AND HEALTH INSURANCE COMPANY	0.04%	52	76	\$43,522	\$43,522	\$0	\$34,473	\$34,926	80.25%
14	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	7.34%	5	41,033	\$8,628,998	\$8,628,998	\$0	\$7,681,644	\$8,082,622	93.67%
15	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.54%	35	2,945	\$634,489	\$633,844	\$0	\$214,089	\$214,158	33.79%
16	CANADA LIFE ASSURANCE COMPANY	0.02%	53	0	\$21,914	\$22,333	\$0	\$22,923	\$25,377	113.63%
17	CATERPILLAR INSURANCE COMPANY	0.00%	58	1,444	\$0	\$0	\$0	\$2,322,707	\$4,393,734	N/A
18	COMBINED INSURANCE CO OF AMERICA	1.01%	23	1,585	\$1,190,446	\$1,174,897	\$0	\$1,241,945	\$1,218,556	103.72%
19	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.00%	55	0	\$5,000	\$5,000	\$0	\$0	\$0	0.00%
20	COMPANION LIFE INSURANCE COMPANY	2.87%	12	8,039	\$3,377,139	\$3,375,514	\$0	\$2,064,028	\$2,086,375	61.81%
21	CUNA MUTUAL INSURANCE SOCIETY	0.00%	56	19	\$4,423	\$4,199	\$0	\$604	\$7,244	172.52%
22	DELOS INSURANCE COMPANY	0.44%	36	1,071	\$514,449	\$514,449	\$0	\$103,968	-\$173,105	-33.65%
23	EMPLOYERS REINSURANCE CORPORATION	0.56%	33	3,712	\$660,615	\$660,615	\$0	\$525,500	-\$154,545	-23.39%
24	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.37%	19	3,350	\$1,613,305	\$1,613,305	\$0	\$504,596	\$493,166	30.57%
25	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.94%	25	5	\$1,103,315	\$1,132,299	\$0	\$354,770	\$1,199,670	105.95%
26	GENWORTH LIFE AND HEALTH INSURANCE CO	0.70%	29	1,503	\$827,036	\$800,780	\$0	\$608,277	\$617,088	77.06%
27	GERBER LIFE INSURANCE COMPANY	3.71%	8	19,923	\$4,356,737	\$4,327,011	\$0	\$4,974,142	\$4,768,088	110.19%
28	GREAT WEST LIFE & ANNUITY INS CO	11.14%	1	35,389	\$13,096,211	\$13,058,089	\$0	\$11,526,759	\$11,549,671	88.45%
29	HARTFORD LIFE AND ACCIDENT INSURANCE CO	3.16%	11	27,933	\$3,714,670	\$3,795,974	\$0	\$2,368,766	\$2,939,290	77.43%
30	HCC LIFE INSURANCE COMPANY	10.85%	2	59,349	\$12,763,293	\$12,763,293	\$0	\$7,226,998	\$10,035,702	78.63%
31	HEALTHY ALLIANCE LIFE INSURANCE CO	7.73%	4	15,940	\$9,086,898	\$9,434,045	\$0	\$4,064,788	\$4,103,147	43.49%
32	HM LIFE INSURANCE COMPANY	1.28%	20	19,542	\$1,503,914	\$1,516,121	\$0	\$1,625,570	\$1,726,421	113.87%
33	KANAWHA INSURANCE COMPANY	0.95%	24	1,019	\$1,113,183	\$1,225,773	\$0	\$316,109	\$495,492	40.42%
34	KANSAS CITY LIFE INSURANCE COMPANY	0.28%	40	4,890	\$327,027	\$350,401	\$0	\$298,185	\$287,956	82.18%
35	LIFE INVESTORS INS CO OF AMERICA	0.31%	39	1,163	\$360,626	\$360,626	\$0	\$267,186	\$266,881	74.00%
36	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.42%	37	0	\$496,502	\$496,502	\$0	\$943,426	\$939,923	189.31%
37	METROPOLITAN LIFE INSURANCE COMPANY	0.08%	48	21	\$91,654	\$84,397	\$0	\$19,320	\$15,784	18.70%
38	MONUMENTAL LIFE INSURANCE COMPANY	0.34%	38	4,554	\$404,519	\$404,519	\$0	\$194,246	\$178,417	44.11%
39	MUTUAL OF OMAHA INSURANCE COMPANY	0.04%	51	79	\$46,211	\$52,315	\$0	\$3	\$699	1.34%
40	NEW ENGLAND LIFE INSURANCE COMPANY	0.16%	45	21	\$184,289	\$181,030	\$0	\$528,685	\$527,254	291.25%
41	PACIFIC LIFE INSURANCE CO	0.23%	43	0	\$269,883	\$246,675	\$0	\$882,520	\$773,985	313.77%
42	PAN AMERICAN LIFE INSURANCE COMPANY	0.59%	31	804	\$693,064	\$669,039	\$0	\$27,181	\$15,064	2.25%
43	PEOPLES BENEFIT LIFE INSURANCE CO	0.16%	44	1,170	\$184,985	\$184,985	\$0	\$4,581	\$4,581	2.48%
44	PERICO LIFE INSURANCE COMPANY	0.56%	32	4,366	\$661,635	\$661,635	\$0	\$103,679	\$461,415	69.74%
45	QBE INSURANCE CORPORATION	1.77%	16	4,541	\$2,081,507	\$2,081,507	\$0	\$2,209,547	\$2,173,665	104.43%
46	RELIASTAR LIFE INSURANCE COMPANY	4.11%	7	44,222	\$4,828,744	\$4,946,240	\$0	\$3,958,386	\$4,743,573	95.90%
47	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.24%	42	4,186	\$280,612	\$274,030	\$0	\$0	\$0	0.00%
48	RLI INSURANCE COMPANY	0.00%	58	0	\$0	\$0	\$0	\$0	\$3,375	N/A
49	STANDARD SECURITY LIFE INS CO OF NEW YORK	4.17%	6	38,929	\$4,907,047	\$4,930,773	\$0	\$3,491,230	\$3,580,436	72.61%
50	SUN LIFE ASSURANCE CO OF CANADA	8.15%	3	32,290	\$9,580,181	\$9,585,571	\$0	\$5,696,016	\$5,964,619	62.22%
51	SYMETRA LIFE INSURANCE COMPANY	2.62%	13	49,809	\$3,075,362	\$3,059,362	\$0	\$2,048,286	\$1,903,055	62.20%
52	TRANSAMERICA LIFE INSURANCE COMPANY	0.73%	28	13,066	\$860,412	\$860,412	\$0	\$528,358	\$528,308	61.40%
53	TRUSTMARK INSURANCE COMPANY	0.66%	30	1,187	\$772,060	\$753,329	\$0	\$535,996	\$11,390	1.51%
54	TRUSTMARK LIFE INSURANCE COMPANY	0.56%	34	5,136	\$658,002	\$627,076	\$0	-\$12,637	-\$12,904	-2.06%
55	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.07%	49	1,159	\$83,045	\$81,022	\$0	\$64,554	\$58,866	72.65%
56	UNIMERICA INSURANCE COMPANY	0.25%	41	18,202	\$296,600	\$299,436	\$0	\$317,775	\$316,804	105.80%
57	UNITED HEALTHCARE INSURANCE COMPANY	3.40%	10	32,577	\$3,996,632	\$4,032,229	\$0	\$4,282,032	\$4,448,991	110.34%
58	UNITED OF OMAHA LIFE INS CO	3.65%	9	18,489	\$4,293,096	\$4,315,314	\$0	\$3,109,926	\$3,557,445	82.44%
59	ZURICH AMERICAN INSURANCE COMPANY	0.81%	26	978	\$953,785	\$953,785	\$0	\$906,629	\$841,057	88.18%
TOTAL		100.00%		1,214,997	\$117,584,904	\$117,788,867	\$0	\$90,581,960	\$98,006,992	83.21%

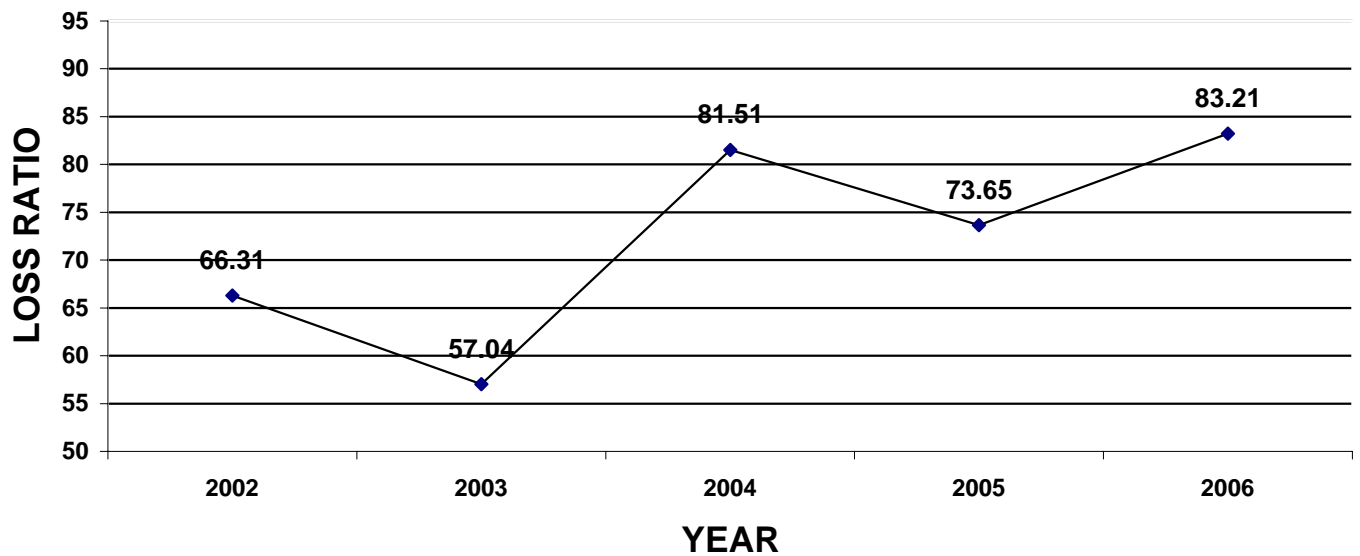


## MISSOURI GROUP STOP LOSS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDCO CONTAINMENT LIFE INSURANCE CO	1.24%	2	593	\$1,139,135	\$1,139,135	\$0	\$772,439	\$803,024	70.49%
2	PENNSYLVANIA LIFE INSURANCE COMPANY	0.18%	3	7	\$168,059	\$160,156	\$0	\$99,689	\$104,084	64.99%
3	UNITED HEALTHCARE INSURANCE COMPANY	98.57%	1	84,828	\$90,423,625	\$92,349,249	\$0	\$69,242,347	\$110,467,356	119.62%
TOTAL		100.00%		85,428	\$91,730,819	\$93,648,540	\$0	\$70,114,475	\$111,374,464	118.93%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE ADVANTAGE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HUMANA INSURANCE COMPANY	5.78%	2	195	\$2,242,242	\$2,015,817	\$0	\$1,854,012	\$1,635,552	81.14%
2	UNITED HEALTHCARE INSURANCE COMPANY	94.22%	1	4,437	\$36,584,036	\$36,609,788	\$0	\$30,337,173	\$36,594,590	99.96%
TOTAL		100.00%		4,632	\$38,826,278	\$38,625,605	\$0	\$32,191,185	\$38,230,142	98.98%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	238	0	\$5,757	\$5,640	\$0	\$22,113	\$22,547	399.77%
2	AAA LIFE INS CO	0.00%	232	312	\$11,629	\$11,462	\$0	\$0	\$11,941	104.18%
3	ACE AMERICAN INSURANCE COMPANY	0.17%	45	705,484	\$7,176,765	\$7,322,680	\$0	\$4,410,317	\$3,720,046	50.80%
4	AEGIS SECURITY INSURANCE COMPANY	0.00%	197	110	\$48,409	\$48,409	\$0	\$6,012	\$6,012	12.42%
5	AETNA LIFE INSURANCE COMPANY	1.66%	8	145,616	\$68,969,240	\$70,168,227	\$0	\$47,080,353	\$49,996,709	71.25%
6	AIG LIFE INSURANCE COMPANY	0.17%	47	174,738	\$7,082,776	\$7,337,437	\$0	\$2,780,328	\$2,698,771	36.78%
7	AIG PREMIER INSURANCE COMPANY	0.00%	190	1,021	\$66,284	\$66,831	\$0	\$35,700	\$33,822	50.61%
8	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.04%	94	25,037	\$1,780,150	\$1,774,573	\$0	\$434,914	\$465,816	26.25%
9	ALLSTATE INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$888	\$888	N/A
10	ALLSTATE LIFE INSURANCE COMPANY	0.03%	113	9,718	\$1,128,901	\$1,131,338	\$0	\$942,018	\$521,336	46.08%
11	ALTA HEALTH & LIFE INSURANCE COMPANY	0.02%	127	1,459	\$898,276	\$896,726	\$0	\$727,337	\$708,312	78.99%
12	AMERICAN BANKERS INS COMPANY OF FLORIDA	0.00%	192	652	\$58,959	\$59,045	\$0	\$26,235	-\$7,400	-12.53%
13	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.07%	74	51,294	\$2,990,164	\$2,916,910	\$0	\$964,990	\$979,775	33.59%
14	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.88%	18	8,509	\$36,442,192	\$36,253,438	\$0	\$26,000,212	\$27,738,081	76.51%
15	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.00%	210	43	\$25,789	\$25,904	\$0	\$5,980	\$6,335	24.46%
16	AMERICAN FAMILY MUTUAL INS CO	0.05%	79	534	\$2,260,571	\$2,260,571	\$0	\$2,095,225	\$1,806,380	79.91%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.15%	51	12,752	\$6,427,962	\$6,221,310	\$0	\$5,622,635	\$6,286,723	101.05%
18	AMERICAN GENERAL ASSURANCE COMPANY	0.04%	99	19,685	\$1,521,631	\$1,512,269	\$0	\$917,439	\$839,618	55.52%
19	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.00%	244	11	\$3,051	\$3,742	\$0	\$0	\$0	0.00%
20	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	241	8	\$4,815	\$5,028	\$0	\$6,715	\$3,832	76.21%
21	AMERICAN HEALTH AND LIFE INSURANCE CO	0.05%	83	6,713	\$2,087,298	\$1,971,881	\$0	\$650,954	\$693,115	35.15%
22	AMERICAN HERITAGE LIFE INSURANCE CO	0.03%	114	4,310	\$1,106,596	\$1,112,958	\$0	\$610,322	\$528,367	47.47%
23	AMERICAN HOME ASSURANCE COMPANY	0.14%	54	1,430,773	\$5,723,091	\$5,723,091	\$0	\$1,676,324	\$1,950,910	34.09%
24	AMERICAN INCOME LIFE INSURANCE CO	0.00%	177	213,136	\$124,709	\$124,226	\$0	\$194,667	\$216,001	173.88%
25	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	213	3	\$23,895	\$23,895	\$0	\$38,342	\$2,551	10.68%
26	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	258	85	\$370	\$390	\$0	\$70,038	-\$28,366	-7273.33%
27	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	263	8	\$0	\$0	\$0	\$8,414	\$8,414	N/A
28	AMERICAN MEDICAL AND LIFE INS CO	0.00%	226	567	\$16,896	\$23,394	\$0	\$0	\$0	0.00%
29	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.50%	27	19,492	\$20,800,027	\$21,040,798	\$0	\$14,586,204	\$14,229,879	67.63%
30	AMERICAN MODERN LIFE INS CO	0.02%	126	2,392	\$898,337	\$967,894	\$0	\$302,572	\$381,258	39.39%
31	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	91	3,224	\$1,859,490	\$4,249,407	\$0	\$3,828,933	\$4,822,535	113.49%
32	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.07%	75	1,230	\$2,819,759	\$2,723,697	\$0	\$1,669,617	\$1,533,574	56.30%
33	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	240	4	\$5,021	\$5,020	\$0	\$4,075	\$3,721	74.12%
34	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	176	386	\$126,134	\$126,543	\$0	\$113,826	\$144,611	114.28%
35	AMERICAN REPUBLIC INSURANCE COMPANY	0.58%	24	12,502	\$23,954,586	\$24,065,960	\$0	\$16,169,428	\$15,866,412	65.93%
36	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	147	24,793	\$297,518	\$316,957	\$0	\$188,944	\$105,326	33.23%
37	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	263	6	\$0	\$4,267	\$0	\$8,939	\$3,616	84.74%
38	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	144	1,839	\$396,138	\$413,252	\$0	\$240,551	\$338,344	81.87%
39	AMERICAN UNITED LIFE INSURANCE CO	0.10%	66	22,829	\$4,295,203	\$4,139,763	\$0	\$3,545,504	\$4,019,361	97.09%
40	AMERITAS LIFE INSURANCE CORP	0.12%	59	42,870	\$5,013,834	\$5,059,964	\$0	\$5,558,080	\$5,603,258	110.74%
41	AMEX ASSURANCE COMPANY	0.03%	106	483,030	\$1,289,524	\$1,334,784	\$0	\$80,928	-\$28,845	-2.16%
42	ANTHEM LIFE INSURANCE COMPANY	0.00%	181	27,948	\$116,146	\$106,559	\$0	\$0	\$0	0.00%
43	ARCH INSURANCE COMPANY	0.00%	229	3	\$14,043	\$14,043	\$0	\$12,924	\$10,643	75.79%
44	AUTO CLUB LIFE INS CO	0.00%	188	1,070	\$82,746	\$87,925	\$0	\$0	\$38,835	44.17%
45	AVEMCO INSURANCE COMPANY	0.00%	252	0	\$659	\$659	\$0	\$165,620	-\$394,424	-59851.90%
46	AVIVA LIFE INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$550	\$603	N/A
47	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$90,187	\$90,187	N/A
48	BALBOA INSURANCE COMPANY	0.00%	259	17	\$349	\$349	\$0	\$0	\$221	63.32%
49	BALBOA LIFE INSURANCE COMPANY	0.01%	157	5,210	\$218,314	\$219,572	\$0	\$206,621	\$184,045	83.82%
50	BALTIMORE LIFE INS CO THE	0.00%	233	13	\$11,197	\$11,197	\$0	\$44,514	\$44,514	397.55%
51	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	243	15	\$4,176	\$4,070	\$0	\$637	\$2,148	52.78%
52	BANKERS LIFE AND CASUALTY COMPANY	0.17%	49	3,798	\$6,976,780	\$7,244,708	\$0	\$5,236,127	\$4,850,902	66.96%
53	BANNER LIFE INSURANCE COMPANY	0.00%	262	2	\$32	\$32	\$0	\$0	\$0	0.00%
54	BCS INSURANCE COMPANY	0.03%	115	13,814	\$1,105,324	\$1,101,817	\$0	\$453,420	\$544,443	49.41%
55	BCS LIFE INSURANCE COMPANY	0.00%	193	35	\$58,450	\$75,703	\$0	\$23,664	\$39,290	51.90%
56	BENCHMARK INSURANCE COMPANY	0.13%	57	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
57	BENICORP INSURANCE COMPANY	0.39%	29	7,881	\$16,376,136	\$16,391,772	\$0	\$11,633,391	\$13,103,061	79.94%
58	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	184	261	\$105,085	\$105,085	\$0	\$77,051	\$78,062	74.28%
59	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	9.65%	3	163,359	\$401,126,213	\$401,126,213	\$0	\$370,018,556	\$372,687,445	92.91%
60	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.04%	97	3,257	\$1,551,442	\$1,549,864	\$0	\$613,141	\$613,339	39.57%
61	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.03%	101	2,975	\$1,443,755	\$1,449,093	\$0	\$703,420	\$705,779	48.70%
62	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	263	0	\$0	\$0	\$0	\$26	\$26	N/A
63	CAMBRIDGE LIFE INSURANCE COMPANY	0.03%	121	124	\$1,041,605	\$961,223	\$0	\$441,548	\$161,033	16.75%
64	CANADA LIFE ASSURANCE COMPANY	0.00%	215	0	\$21,914	\$22,333	\$0	\$22,923	\$25,377	113.63%
65	CAPITOL INDEMNITY CORPORATION	0.00%	187	243	\$89,425	\$76,297	\$0	\$2,346	\$17,743	23.26%
66	CARDIF LIFE INSURANCE COMPANY	0.03%	119	3,398	\$1,055,041	\$943,012	\$0	\$78,165	\$112,956	11.98%
67	CATERPILLAR INSURANCE COMPANY	0.00%	263	1,444	\$0	\$0	\$0	\$2,322,707	\$4,393,734	N/A
68	CELTIC INSURANCE COMPANY	0.00%	178	1	\$120,997	\$162,811	\$0	\$70,461	\$75,731	46.51%
69	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.14%	53	2,004	\$5,727,107	\$5,728,826	\$0	\$4,027,847	\$3,895,407	68.00%
70	CENTRAL STATES HEALTH & LIFE COMPANY	0.05%	86	7,922	\$2,001,118	\$1,894,397	\$0	\$491,312	\$673,840	35.57%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.02%	128	18,390	\$813,345	\$813,528	\$0	\$243,542	\$262,479	32.26%
72	CENTRAL UNITED LIFE INSURANCE CO	0.00%	196	240	\$49,791	\$48,628	\$0	\$8,001	\$8,817	18.13%
73	CENTURION LIFE INSURANCE COMPANY	0.00%	206	1,307	\$30,591	\$221,571	\$0	\$227,122	\$150,506	67.93%
74	CENTURY LIFE ASSURANCE COMPANY	0.00%	263	67	-\$1,310	\$15,114	\$0	\$7,076	\$10,856	71.83%
75	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.05%	88	38,138	\$1,958,013	\$1,828,959	\$0	\$2,800,423	\$3,020,062	165.12%
76	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	263	0	\$0	\$0	\$0	\$537,859	\$886,853	N/A
77	CITIZENS SECURITY LIFE INS CO	0.00%	212	42	\$25,058	\$24,839	\$0	\$14,633	\$14,313	57.62%
78	CLARENDON NATIONAL INSURANCE COMPANY	0.01%	153	29	\$255,361	\$255,361	\$0	\$35,733	-\$212,460	-83.20%
79	COLONIAL LIFE & ACCIDENT INS CO	0.00%	169	326	\$160,889	\$165,608	\$0	\$340,638	\$142,596	86.10%
80	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	239	20	\$5,169	\$5,278	\$0	\$200	\$306	5.80%
81	COLORADO BANKERS LIFE INS CO	0.00%	247	4	\$1,286	\$1,262	\$0	\$49	\$49	3.88%
82	COLUMBIAN LIFE INSURANCE COMPANY	0.03%	105	3,148	\$1,338,832	\$1,338,832	\$0	\$777,471	\$920,788	68.78%
83	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	263	660	\$0	\$0	\$0	\$26,185	\$29,293	N/A
84	COMBINED INSURANCE CO OF AMERICA	0.11%	65	86,875	\$4,370,850	\$4,312,658	\$0	\$2,970,877	\$2,961,868	68.68%
85	COMMERCIAL TRAVELERS MUTUAL INS CO	0.00%	185	26,059	\$99,551	\$100,172	\$0	\$34,467	\$38,882	38.82%
86	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.22%	39	2,642	\$9,264,111	\$9,264,111	\$0	\$9,745,676	\$9,878,571	106.63%
87	COMPANION LIFE INSURANCE COMPANY	0.10%	67	9,089	\$4,225,817	\$4,223,784	\$0	\$2,539,486	\$2,566,980	60.77%
88	COMPENEFITS INSURANCE COMPANY	0.04%	98	9,259	\$1,550,164	\$1,554,565	\$0	\$1,126,381	\$1,132,288	72.84%
89	CONNECTICUT GENERAL LIFE INS CO	0.90%	17	50,126	\$37,521,778	\$36,476,939	\$0	\$31,488,090	\$30,551,458	83.76%
90	CONSECO HEALTH INSURANCE COMPANY	0.02%	130	2,782	\$710,932	\$688,280	\$0	\$352,841	\$363,309	52.79%
91	CONSECO INSURANCE COMPANY	0.00%	191	795	\$64,031	\$64,595	\$0	\$16,780	\$14,540	22.51%
92	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.00%	174	169	\$135,034	\$143,719	\$0	\$392,532	\$392,379	273.02%
93	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	168	340	\$167,591	\$167,532	\$0	\$92,890	\$90,364	53.94%
94	CONTINENTAL ASSURANCE COMPANY	0.01%	136	822	\$516,668	\$328,880	\$0	\$274,547	\$148,991	45.30%
95	CONTINENTAL CASUALTY COMPANY	-0.06%	263	5,129	-\$2,664,755	-\$4,843,850	\$0	\$5,599,276	-\$3,575,983	73.83%
96	CONTINENTAL GENERAL INSURANCE CO	0.00%	200	117	\$40,124	\$38,248	\$0	\$48,799	\$42,571	111.30%
97	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.03%	118	990	\$1,066,235	\$917,097	\$0	\$737,602	\$687,956	75.01%
98	CORPORATE HEALTH INSURANCE COMPANY	0.02%	125	2,819	\$904,356	\$904,356	\$0	\$464,614	\$468,547	51.81%
99	COUNTRY LIFE INSURANCE COMPANY	0.00%	263	126	\$0	\$0	\$0	\$23,935	\$82,188	N/A
100	COVENTRY HEALTH AND LIFE INSURANCE CO	5.23%	4	79,062	\$217,411,113	\$217,411,113	\$0	\$166,544,483	\$172,677,352	79.42%
101	COX HEALTH SYSTEMS INSURANCE COMPANY	1.21%	12	18,387	\$50,372,066	\$50,372,066	\$0	\$43,864,037	\$45,085,577	89.51%
102	CUNA MUTUAL INSURANCE SOCIETY	0.17%	46	105,028	\$7,149,956	\$7,060,167	\$0	\$3,297,237	\$2,763,820	39.15%
103	DELOS INSURANCE COMPANY	0.01%	138	1,071	\$514,449	\$514,449	\$0	\$103,968	-\$173,105	-33.65%
104	DENTEGRA INSURANCE COMPANY	0.03%	103	3,323	\$1,420,482	\$1,287,892	\$0	\$470,532	\$484,800	37.64%
105	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	151	221	\$272,007	\$272,007	\$0	\$149,616	\$237,718	87.39%
106	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	263	0	\$0	\$0	\$0	\$30,144	\$15,911	N/A
107	EMPLOYERS REINSURANCE CORPORATION	0.02%	133	3,712	\$660,615	\$660,615	\$0	\$525,500	-\$154,545	-23.39%
108	EPIC LIFE INSURANCE COMPANY THE	0.01%	156	676	\$227,808	\$227,091	\$0	\$147,907	\$156,112	68.74%
109	FAIRFIELD INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	-\$54,000	N/A
110	FAIRMONT PREMIER INSURANCE COMPANY	0.05%	87	0	\$1,970,508	\$1,970,508	\$0	\$1,009,973	\$1,079,495	54.78%
111	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$434	\$903	N/A
112	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.01%	154	103,668	\$255,145	\$255,145	\$0	\$143,125	\$5,265	2.06%
113	FEDERAL INSURANCE COMPANY	0.05%	89	26,024	\$1,955,507	\$1,956,209	\$0	\$2,048,820	\$1,975,120	100.97%
114	FEDERATED MUTUAL INSURANCE COMPANY	0.51%	26	10,033	\$21,392,562	\$21,393,693	\$0	\$20,899,713	\$20,527,798	95.95%
115	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.21%	41	88,540	\$8,547,053	\$8,508,163	\$0	\$4,912,568	\$4,965,203	58.36%
116	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	263	0	\$0	\$0	\$0	\$67,670	\$67,702	N/A
117	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.03%	109	5,813	\$1,221,642	\$1,221,642	\$0	\$736,135	\$862,976	70.64%
118	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.04%	92	1,074	\$1,809,314	\$1,842,956	\$0	\$795,524	\$1,708,215	92.69%
119	FORT DEARBORN LIFE INSURANCE COMPANY	0.05%	81	10,933	\$2,203,829	\$2,203,829	\$0	\$1,372,465	\$1,372,465	62.28%
120	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	166	176	\$170,991	\$170,651	\$0	\$149,771	\$141,939	83.18%
121	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	211	6	\$25,333	\$26,673	\$0	\$25,232	\$22,311	83.65%
122	GENWORTH LIFE AND HEALTH INSURANCE CO	0.15%	52	40,310	\$6,130,543	\$5,935,921	\$0	\$3,777,502	\$3,832,227	64.56%
123	GENWORTH LIFE INSURANCE COMPANY	0.01%	140	715	\$467,271	\$478,851	\$0	\$830,013	\$501,631	104.76%
124	GERBER LIFE INSURANCE COMPANY	0.11%	64	25,363	\$4,389,356	\$4,359,410	\$0	\$4,980,361	\$4,774,050	109.51%
125	GLOBE LIFE AND ACCIDENT INS CO	0.00%	214	17	\$23,471	\$24,149	\$0	\$13,712	\$13,142	54.42%
126	GOLDEN RULE INSURANCE COMPANY	0.92%	16	21,961	\$38,352,302	\$38,068,806	\$0	\$25,729,501	\$26,191,020	68.80%
127	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	256	2	\$480	\$480	\$0	\$0	-\$4	-0.83%
128	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	201	132	\$37,579	\$37,983	\$0	\$33,987	\$33,136	87.24%
129	GREAT AMERICAN INSURANCE COMPANY	0.07%	76	521	\$2,765,872	\$2,706,022	\$0	\$1,465,285	\$2,660,191	98.31%
130	GREAT AMERICAN LIFE INSURANCE CO	0.00%	242	5	\$4,726	\$5,055	\$0	\$0	-\$1,268	-25.08%
131	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	217	28	\$21,497	\$21,521	\$0	\$6,000	\$6,000	27.88%
132	GREAT WEST LIFE & ANNUITY INS CO	0.57%	25	63,477	\$23,548,421	\$23,479,872	\$0	\$20,726,099	\$20,767,328	88.45%
133	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	170	2	\$157,724	\$99,622	\$0	\$11,423	\$11,403	11.45%
134	GUARANTEE TRUST LIFE INSURANCE CO	0.12%	58	74,785	\$5,115,552	\$5,414,888	\$0	\$4,322,446	\$4,084,127	75.42%
135	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.27%	10	293,447	\$52,782,520	\$52,663,127	\$0	\$36,132,003	\$36,025,522	68.41%
136	HARTFORD FIRE INSURANCE COMPANY	0.00%	263	621	-\$1,234	\$7,895	\$0	-\$171,896	-\$253,638	-3212.64%
137	HARTFORD LIFE AND ACCIDENT INSURANCE CO	1.21%	13	536,745	\$50,122,030	\$50,139,350	\$0	\$27,554,360	\$34,801,905	69.41%
138	HARTFORD LIFE INSURANCE COMPANY	0.08%	71	24,370	\$3,340,831	\$3,467,390	\$0	\$3,325,271	\$2,759,408	79.58%
139	HCC LIFE INSURANCE COMPANY	0.31%	34	59,349	\$12,763,293	\$12,763,293	\$0	\$7,226,998	\$10,035,702	78.63%
140	HEALTHY ALLIANCE LIFE INSURANCE CO	28.24%	1	610,507	\$1,174,557,056	\$1,213,983,343	\$0	\$1,018,852,378	\$1,019,973,335	84.02%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
141	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	221	1,507	\$18,721	\$18,721	\$0	\$64	-\$675	-3.61%
142	HM LIFE INSURANCE COMPANY	0.05%	82	19,622	\$2,189,119	\$2,206,888	\$0	\$1,663,608	\$1,766,819	80.06%
143	HORACE MANN LIFE INSURANCE COMPANY	0.00%	195	249	\$54,958	\$57,512	\$0	\$58,992	\$52,771	91.76%
144	HOUSEHOLD LIFE INSURANCE COMPANY	0.07%	77	11,794	\$2,762,379	\$3,117,815	\$0	\$1,340,282	\$769,292	24.67%
145	HUMANA INSURANCE COMPANY	1.00%	15	20,171	\$41,516,464	\$41,549,039	\$0	\$34,316,858	\$33,702,755	81.12%
146	HUMANADENTAL INSURANCE COMPANY	0.13%	55	10,399	\$5,558,972	\$5,554,185	\$0	\$3,913,290	\$3,824,657	68.86%
147	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	202	97	\$37,344	\$37,178	\$0	\$32,940	\$25,084	67.47%
148	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.04%	95	12,858	\$1,730,956	\$1,959,593	\$0	\$602,141	\$443,333	22.62%
149	INSURANCE CO OF THE STATE OF PA	0.00%	183	428	\$107,009	\$107,009	\$0	\$27,804	\$17,334	16.20%
150	INSURANCE COMPANY OF NORTH AMERICA	0.00%	263	0	\$0	\$0	\$0	\$27,236	\$204,675	N/A
151	J M I C LIFE INSURANCE COMPANY	0.00%	172	1,188	\$149,961	\$329,924	\$0	\$167,790	\$159,518	48.35%
152	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$6,769	\$2,193	N/A
153	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.34%	33	112,764	\$14,041,448	\$14,046,035	\$0	\$8,613,718	\$10,655,041	75.86%
154	JEFFERSON PILOT LIFE INS CO	0.00%	236	2	\$8,527	\$8,623	\$0	\$2,838	-\$30,810	-357.30%
155	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.00%	263	0	\$0	\$0	\$0	\$959	\$1,042	N/A
156	JOHN ALDEN LIFE INSURANCE COMPANY	0.24%	38	4,227	\$9,858,732	\$9,925,106	\$0	\$6,119,720	\$5,374,053	54.15%
157	JOHN HANCOCK LIFE INSURANCE COMPANY	0.11%	62	8,556	\$4,621,913	\$4,646,791	\$0	\$796,063	\$1,526,517	32.85%
158	KANAWHA INSURANCE COMPANY	0.03%	112	1,197	\$1,136,986	\$1,251,983	\$0	\$326,287	\$511,446	40.85%
159	KANSAS CITY LIFE INSURANCE COMPANY	0.09%	69	13,432	\$3,673,348	\$3,935,898	\$0	\$2,652,180	\$2,561,194	65.07%
160	LAFAYETTE LIFE INSURANCE CO THE	0.04%	93	17,057	\$1,802,322	\$1,798,325	\$0	\$1,087,683	\$2,111,005	117.39%
161	LEWER LIFE INSURANCE COMPANY	0.00%	225	9	\$17,136	\$17,136	\$0	\$9,380	\$9,380	54.74%
162	LIBERTY LIFE ASSUR CO OF BOSTON	0.03%	108	11,681	\$1,248,130	\$1,262,649	\$0	\$1,484,961	\$1,495,931	118.48%
163	LIBERTY LIFE INSURANCE COMPANY	0.03%	117	6,862	\$1,084,361	\$1,047,587	\$0	\$237,898	-\$15,409	-1.47%
164	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	-\$608	N/A
165	LIBERTY NATIONAL LIFE INSURANCE CO	0.00%	260	3	\$233	\$233	\$0	\$0	\$0	0.00%
166	LIFE INSURANCE CO OF NORTH AMERICA	0.36%	32	200,635	\$14,856,405	\$14,856,405	\$0	\$8,246,168	\$10,418,504	70.13%
167	LIFE INVESTORS INS CO OF AMERICA	0.24%	37	22,535	\$9,898,232	\$9,892,541	\$0	\$6,582,669	\$6,588,547	66.60%
168	LINCOLN NATIONAL LIFE INSURANCE CO	0.00%	263	0	\$0	\$0	\$0	\$44,000	\$0	N/A
169	LOYAL AMERICAN LIFE INSURANCE CO	0.00%	235	39	\$9,029	\$8,338	\$0	\$100	\$126	1.51%
170	LUMBERMENS MUTUAL CASUALTY CO	0.00%	263	0	\$0	\$0	\$0	\$13,958	\$13,958	N/A
171	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	123	1,013	\$967,706	\$967,254	\$0	\$1,136,992	\$1,237,405	127.93%
172	MAGNA INSURANCE COMPANY	0.00%	245	58	\$2,960	\$11,199	\$0	\$5,806	\$3,748	33.47%
173	MAMSI LIFE AND HEALTH INSURANCE CO	0.00%	218	51	\$20,724	\$20,737	\$0	\$7,568	\$10,648	51.35%
174	MEDAMERICA INSURANCE COMPANY	0.00%	198	51	\$47,940	\$50,510	\$0	\$15,758	\$17,281	34.21%
175	MEDCO CONTAINMENT LIFE INSURANCE CO	0.03%	111	593	\$1,139,135	\$1,139,135	\$0	\$772,439	\$803,024	70.49%
176	MEGA LIFE AND HEALTH INS CO THE	0.36%	31	21,319	\$15,003,096	\$14,914,132	\$0	\$6,594,991	\$5,663,776	37.98%
177	MEMBERS LIFE INSURANCE COMPANY	0.00%	261	0	\$149	\$191	\$0	\$0	\$0	0.00%
178	MERIT LIFE INSURANCE CO	0.03%	120	7,426	\$1,042,507	\$979,973	\$0	\$207,118	\$170,103	17.36%
179	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	230	85	\$12,711	\$12,711	\$0	\$0	\$4,493,408	35350.55%
180	METROPOLITAN LIFE INSURANCE COMPANY	1.84%	7	695,276	\$76,339,667	\$73,401,606	\$0	\$36,309,125	\$36,549,012	49.79%
181	MIDWEST NATIONAL LIFE INS CO OF TN	0.08%	72	2,614	\$3,183,021	\$3,225,347	\$0	\$1,751,318	\$1,551,116	48.09%
182	MINNESOTA LIFE INSURANCE COMPANY	0.05%	90	39,116	\$1,953,363	\$2,015,732	\$0	\$973,101	\$915,148	45.40%
183	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	263	7	-\$199	\$0	\$0	\$15,518	\$5,834	N/A
184	MONUMENTAL LIFE INSURANCE COMPANY	0.12%	60	35,176	\$4,958,705	\$5,001,878	\$0	\$2,613,949	\$2,753,161	55.04%
185	MONY LIFE INSURANCE COMPANY	0.00%	220	24	\$18,874	\$18,959	\$0	\$35,473	\$29,013	153.03%
186	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	209	749	\$26,014	\$130,375	\$0	\$71,370	\$67,017	51.40%
187	MUTUAL OF AMERICA LIFE INSURANCE CO	0.00%	182	645	\$110,180	\$110,180	\$0	\$145,497	\$145,497	132.05%
188	MUTUAL OF OMAHA INSURANCE COMPANY	1.22%	11	345,233	\$50,788,398	\$49,887,771	\$0	\$36,472,611	\$37,021,273	74.21%
189	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	207	16	\$29,540	\$30,018	\$0	\$19,764	\$19,979	66.56%
190	NATIONAL CASUALTY COMPANY	0.00%	205	4,362	\$34,225	\$34,828	\$0	\$8,822	\$6,303	18.10%
191	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	173	589	\$146,814	\$147,604	\$0	\$94,810	\$85,870	58.18%
192	NATIONAL GUARDIAN LIFE INSURANCE CO	0.03%	110	15,123	\$1,207,174	\$1,346,244	\$0	\$736,377	\$736,377	54.70%
193	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.70%	6	12,035,515	\$112,346,484	\$112,341,390	\$0	\$36,499,179	\$41,601,733	37.03%
194	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	107	57,936	\$1,284,221	\$1,462,436	\$0	\$451,233	\$103,333	7.07%
195	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	223	76	\$17,614	\$18,003	\$0	\$4,285	-\$8,767	-48.70%
196	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	158	33	\$217,519	\$215,986	\$0	\$570,168	\$555,844	257.35%
197	NEW YORK LIFE INSURANCE COMPANY	0.12%	61	5,634	\$4,843,908	\$4,762,188	\$46,779	\$4,507,281	\$4,253,319	89.31%
198	NIPPON LIFE INS CO OF AMERICA	0.00%	219	139	\$20,213	\$20,364	\$0	\$10,519	\$15,142	74.36%
199	NORTH AMERICAN CO FOR LIFE & HEALTH INS	0.00%	263	0	\$0	\$0	\$0	\$313	-\$19,330	N/A
200	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	263	0	\$0	\$0	\$0	\$9,295	\$5,923	N/A
201	NORTHWESTERN MUTUAL LIFE INS CO	0.05%	85	3,284	\$2,029,049	\$1,898,698	\$0	\$440,071	\$927,549	48.85%
202	OHIO STATE LIFE INSURANCE CO THE	0.00%	263	2	\$0	\$0	\$0	\$8,516	\$41,119	N/A
203	OLD REPUBLIC INSURANCE COMPANY	0.00%	263	1	\$0	\$0	\$0	\$0	-\$2	N/A
204	OLD REPUBLIC LIFE INSURANCE COMPANY	0.03%	102	12	\$1,420,784	\$1,420,784	\$0	\$261,323	\$741,579	52.20%
205	OLD UNITED LIFE INSURANCE COMPANY	0.00%	163	1,244	\$177,213	\$308,061	\$0	\$82,041	\$55,247	17.93%
206	OXFORD LIFE INSURANCE COMPANY	0.00%	165	213	\$176,131	\$178,841	\$0	\$108,343	\$113,557	63.50%
207	PACIFIC LIFE & ANNUITY COMPANY	0.00%	164	0	\$176,764	\$174,952	\$0	\$778,656	\$578,753	330.81%
208	PACIFIC LIFE INSURANCE CO	0.01%	152	0	\$269,883	\$246,675	\$0	\$882,520	\$773,985	313.77%
209	PAN AMERICAN LIFE INSURANCE COMPANY	0.04%	100	1,716	\$1,479,213	\$1,427,937	\$0	\$715,513	\$396,552	27.77%
210	PAUL REVERE LIFE INSURANCE CO	0.02%	131	2,507	\$691,844	\$698,042	\$0	\$623,701	\$410,645	58.83%



**2006 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
211	PEKIN LIFE INSURANCE COMPANY	0.01%	160	922	\$211,188	\$165,934	\$0	\$65,153	\$54,001	32.54%
212	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	167	7	\$168,059	\$160,156	\$0	\$99,689	\$104,084	64.99%
213	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	122	6,501	\$995,343	\$1,035,142	\$0	\$718,073	\$655,196	63.30%
214	PERICO LIFE INSURANCE COMPANY	0.02%	132	4,400	\$666,842	\$666,960	\$0	\$103,679	\$461,415	69.18%
215	PHILADELPHIA AMERICAN LIFE INS CO	0.01%	146	791	\$349,072	\$349,395	\$0	\$235,928	\$177,485	50.80%
216	PHOENIX LIFE INSURANCE COMPANY	0.00%	253	0	\$576	\$0	\$0	\$223,912	\$85,158	N/A
217	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	175	482	\$134,403	\$131,644	\$0	\$39,812	\$33,943	25.78%
218	PREMIER HEALTH INSURANCE COMPANY INC	3.45%	5	55,664	\$143,453,012	\$143,453,012	\$0	\$129,084,792	\$131,110,160	91.40%
219	PRIMERICA LIFE INSURANCE COMPANY	0.00%	255	1	\$502	\$502	\$0	\$0	-\$730	-145.42%
220	PRINCIPAL LIFE INS CO	1.64%	9	109,473	\$68,284,587	\$68,168,781	\$0	\$52,149,918	\$52,282,414	76.70%
221	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	254	0	\$530	\$530	\$0	\$2,448	\$543	102.45%
222	PROVIDENT LIFE AND ACCIDENT INS CO	0.01%	143	1,656	\$406,068	\$715,249	\$0	\$1,352,277	\$848,941	118.69%
223	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	248	2	\$1,253	-\$148	\$0	\$109,487	\$74,720	-50486.49%
224	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.21%	40	36,446	\$8,700,012	\$8,559,454	\$80,819	\$6,866,753	\$9,563,269	111.73%
225	PYRAMID LIFE INSURANCE COMPANY	0.00%	249	3	\$1,030	\$1,050	\$0	\$301	\$1,307	124.48%
226	QBE INSURANCE CORPORATION	0.05%	78	13,612	\$2,280,812	\$2,280,812	\$0	\$2,295,781	\$2,259,899	99.08%
227	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	171	11	\$154,980	\$163,363	\$0	\$0	\$0	0.00%
228	RELIABLE LIFE INSURANCE COMPANY	0.00%	263	8	\$0	\$0	\$0	\$43,526	\$43,233	N/A
229	RELIANCE STANDARD LIFE INSURANCE CO	0.37%	30	76,552	\$15,416,951	\$15,393,822	\$0	\$5,996,933	\$8,254,868	53.62%
230	RELIASTAR LIFE INSURANCE COMPANY	0.16%	50	48,862	\$6,553,153	\$6,624,767	\$0	\$4,520,623	\$5,314,255	80.22%
231	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	148	4,191	\$294,282	\$287,456	\$0	\$932	\$537	0.19%
232	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	257	1	\$429	\$413	\$0	\$0	-\$4	-0.97%
233	RESERVE NATIONAL INSURANCE COMPANY	0.01%	141	147	\$465,724	\$467,892	\$0	\$216,612	\$204,517	43.71%
234	RESOURCE LIFE INSURANCE COMPANY	0.01%	142	4,193	\$420,157	\$874,712	\$0	\$470,516	\$274,934	31.43%
235	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	228	13	\$15,496	\$15,498	\$0	\$0	\$0	0.00%
236	RLI INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	\$3,375	N/A
237	ROYAL INDEMNITY COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	-\$3	N/A
238	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	194	146	\$57,252	\$57,252	\$0	\$49,318	\$49,318	86.14%
239	SEARS LIFE INSURANCE COMPANY	0.02%	129	7,079	\$793,228	\$716,159	\$0	\$335,253	\$329,631	46.03%
240	SECURIAN LIFE INSURANCE COMPANY	0.00%	222	72	\$17,904	\$16,271	\$0	\$9,171	\$9,471	58.21%
241	SECURITY BENEFIT LIFE INSURANCE CO	0.00%	204	314	\$35,291	\$35,291	\$0	\$72,264	\$72,846	206.42%
242	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	263	0	\$0	\$0	\$0	\$0	-\$1,114	N/A
243	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.02%	134	926	\$629,732	\$629,732	\$0	\$459,655	\$459,655	72.99%
244	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	208	2,675	\$26,750	\$45,120	\$0	\$28,489	\$28,689	63.58%
245	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	199	528	\$43,439	\$25,987	\$0	\$0	\$28,282	108.83%
246	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.01%	159	513	\$213,375	\$178,379	\$0	\$93,721	\$37,644	21.10%
247	SETTLERS LIFE INSURANCE COMPANY	0.00%	251	1	\$836	\$836	\$0	\$0	\$0	0.00%
248	SHELTER LIFE INSURANCE COMPANY	0.17%	48	1,797	\$7,067,939	\$7,026,647	\$0	\$6,514,644	\$5,585,933	79.50%
249	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	149	1,089	\$276,360	\$277,684	\$0	\$138,856	\$139,512	50.24%
250	SIERRA HEALTH & LIFE INS CO INC	0.00%	180	424	\$118,463	\$87,619	\$0	\$20,848	\$59,231	67.60%
251	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	263	349	-\$6,623	\$44,273	\$0	\$47,008	\$20,274	45.79%
252	STANDARD INSURANCE COMPANY	0.71%	21	893,120	\$29,600,757	\$29,620,815	\$0	\$21,957,826	\$30,396,187	102.62%
253	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	189	62	\$76,348	\$82,592	\$0	\$26,142	\$39,779	48.16%
254	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.13%	56	40,163	\$5,417,890	\$5,415,672	\$0	\$3,840,610	\$3,934,490	72.65%
255	STARMOUNT LIFE INSURANCE COMPANY	0.00%	231	5	\$12,391	\$12,198	\$0	\$9,882	\$10,007	82.04%
256	STATE FARM MUTUAL AUTOMOBILE INS CO	0.19%	42	7,940	\$7,804,171	\$7,804,171	\$0	\$6,718,415	\$5,596,051	71.71%
257	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	186	5,896	\$97,775	\$97,780	\$0	\$28,993	\$22,142	22.64%
258	STONEBRIDGE LIFE INSURANCE COMPANY	0.17%	44	127,368	\$7,234,064	\$7,235,334	\$0	\$3,284,039	\$3,400,075	46.99%
259	SUN LIFE ASSURANCE CO OF CANADA	0.27%	35	51,976	\$11,104,018	\$11,110,266	\$0	\$7,210,147	\$7,532,036	67.79%
260	SYMETRA LIFE INSURANCE COMPANY	0.08%	70	54,982	\$3,488,867	\$3,472,383	\$0	\$2,068,286	\$1,921,637	55.34%
261	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	0.01%	135	688	\$563,845	\$428,767	\$0	\$2,261,817	\$2,250,921	524.98%
262	TIG INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	\$2,841	N/A
263	TIME INSURANCE COMPANY	0.84%	19	23,068	\$35,049,905	\$34,949,820	\$0	\$20,904,033	\$21,375,391	61.16%
264	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	224	114	\$17,217	\$17,453	\$0	\$16,648	\$13,312	76.27%
265	TRANSAMERICA LIFE INSURANCE COMPANY	0.07%	73	14,237	\$3,050,317	\$3,055,077	\$0	\$1,967,000	\$1,872,039	61.28%
266	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.01%	145	24	\$375,374	\$375,400	\$0	\$0	\$0	0.00%
267	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	263	0	\$0	\$0	\$0	\$0	-\$113,471	N/A
268	TRUSTMARK INSURANCE COMPANY	0.02%	124	1,486	\$909,259	\$887,528	\$0	\$591,780	\$12,575	1.42%
269	TRUSTMARK LIFE INSURANCE COMPANY	0.24%	36	16,754	\$10,126,677	\$9,650,723	\$0	\$17,560,727	\$17,931,609	185.81%
270	U S SPECIALTY INSURANCE COMPANY	0.00%	179	15	\$119,660	\$111,570	\$0	\$362,771	-\$210,087	-188.30%
271	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.49%	28	13,042	\$20,535,503	\$20,035,199	\$0	\$15,962,946	\$14,556,606	72.66%
272	UNIFIED LIFE INSURANCE COMPANY	0.03%	116	0	\$1,092,085	\$1,092,085	\$0	\$1,018,522	\$777,393	71.18%
273	UNIMERICA INSURANCE COMPANY	0.01%	137	19,145	\$516,039	\$537,649	\$0	\$336,872	\$339,020	63.06%
274	UNION CENTRAL LIFE INSURANCE CO	0.00%	263	0	\$0	\$0	\$0	\$24,681	-\$9,016	N/A
275	UNION FIDELITY LIFE INSURANCE CO	0.03%	104	17,280	\$1,403,922	\$1,382,784	\$0	\$797,976	\$785,817	56.83%
276	UNION LABOR LIFE INSURANCE COMPANY	0.01%	150	994	\$276,138	\$280,846	\$0	\$270,961	\$214,329	76.32%
277	UNION SECURITY INSURANCE COMPANY	0.78%	20	86,238	\$32,257,551	\$32,319,889	\$0	\$24,464,237	\$21,866,949	67.66%
278	UNITED AMERICAN INSURANCE COMPANY	0.04%	96	925	\$1,568,745	\$1,567,399	\$0	\$1,199,045	\$1,245,316	79.45%
279	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.11%	63	16,781	\$4,495,862	\$4,495,862	\$0	\$3,284,846	\$3,295,846	73.31%
280	UNITED FAMILY LIFE INSURANCE CO	0.00%	263	13	\$0	\$0	\$0	\$0	\$0	N/A



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
281	UNITED HEALTHCARE INSURANCE COMPANY	19.24%	2	493,500	\$800,259,867	\$800,268,293	\$0	\$644,753,264	\$657,537,648	82.16%
282	UNITED LIFE INSURANCE COMPANY	0.00%	263	1,053	-\$12,772	\$170,320	\$0	\$130,468	\$58,536	34.37%
283	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	246	10	\$2,263	\$2,276	\$0	\$1,054	\$1,054	46.31%
284	UNITED OF OMAHA LIFE INS CO	0.19%	43	103,681	\$7,777,500	\$7,855,471	\$0	\$6,683,798	\$7,811,626	99.44%
285	UNITED STATES FIRE INSURANCE COMPANY	0.00%	162	3	\$186,739	\$186,739	\$0	\$13,643	\$116,613	62.45%
286	UNITED STATES LIFE INS COMPANY NEW YORK	0.09%	68	4,839	\$3,860,324	\$3,860,450	\$0	\$3,436,186	\$3,510,949	90.95%
287	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	216	12	\$21,500	\$21,685	\$0	\$41,875	\$48,232	222.42%
288	UNITED WISCONSIN INSURANCE COMPANY	0.00%	263	0	\$0	\$0	\$0	\$0	\$206,977	N/A
289	UNIVERSAL UNDERWRITERS LIFE INS CO	0.01%	155	3,254	\$242,014	\$513,192	\$0	\$238,934	\$126,560	24.66%
290	UNUM LIFE INS CO OF AMERICA	1.20%	14	289,769	\$49,727,263	\$49,651,971	\$0	\$39,369,228	\$49,361,592	99.42%
291	USAA LIFE INSURANCE COMPANY	0.00%	227	98	\$16,312	\$16,312	\$0	-\$4	-\$4	-0.02%
292	USABLE LIFE	0.00%	237	22	\$5,859	\$5,859	\$0	\$0	\$0	0.00%
293	VETERANS LIFE INS CO	0.00%	161	2,057	\$194,838	\$198,554	\$0	\$8,847	\$6,745	3.40%
294	VISION BENEFITS OF AMERICA	0.05%	80	56,048	\$2,209,537	\$2,209,537	\$0	\$1,782,052	\$1,782,052	80.65%
295	VISION SERVICE PLAN INSURANCE COMPANY	0.58%	23	321,534	\$24,166,774	\$24,166,774	\$0	\$19,826,586	\$20,034,782	82.90%
296	VOYAGER PROPERTY & CASUALTY INSURANCE CO	0.00%	234	11	\$9,911	\$10,096	\$0	\$0	\$428	4.24%
297	WASHINGTON NATIONAL INSURANCE CO	0.01%	139	7,147	\$474,020	\$506,127	\$0	\$509,875	\$420,161	83.01%
298	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	250	7	\$863	\$863	\$0	\$0	\$0	0.00%
299	WORLD INSURANCE COMPANY	0.05%	84	1,457	\$2,040,352	\$2,056,481	\$0	\$1,387,886	\$1,403,656	68.26%
300	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	263	395	-\$3,086	\$215,090	\$0	\$214,325	\$54,352	25.27%
301	ZALE LIFE INSURANCE COMPANY	0.00%	203	2,732	\$36,828	\$36,828	\$0	\$4,714	\$3,100	8.42%
302	ZURICH AMERICAN INSURANCE COMPANY	0.64%	22	79,309	\$26,461,890	\$26,243,904	\$0	\$11,642,091	\$15,762,790	60.06%
TOTAL		100.00%		23,037,113	\$4,158,714,227	\$4,195,216,571	\$127,598	\$3,297,006,041	\$3,364,350,268	80.19%



**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY COMPANY**



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	347	0	\$5,757	\$5,640	\$0	\$22,113	\$22,547	399.77%
2	AAA LIFE INS CO	0.00%	241	886	\$264,519	\$253,928	\$0	\$99,254	\$110,566	43.54%
3	ACACIA LIFE INSURANCE CO	0.00%	384	4	\$410	\$410	\$30	\$78	\$78	19.02%
4	ACE AMERICAN INSURANCE COMPANY	0.13%	79	705,484	\$7,176,765	\$7,322,680	\$0	\$4,410,317	\$3,720,046	50.80%
5	AEGIS SECURITY INSURANCE COMPANY	0.00%	299	110	\$48,409	\$48,409	\$0	\$6,012	\$6,012	12.42%
6	AETNA LIFE INSURANCE COMPANY	1.36%	9	150,146	\$77,037,375	\$78,351,088	\$0	\$53,217,601	\$56,600,220	72.24%
7	AIG LIFE INSURANCE COMPANY	0.13%	77	175,044	\$7,568,346	\$7,816,006	\$0	\$2,973,441	\$2,972,685	38.03%
8	AIG PREMIER INSURANCE COMPANY	0.00%	293	1,024	\$66,755	\$67,250	\$0	\$35,977	\$34,244	50.92%
9	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.12%	81	28,332	\$6,633,508	\$6,636,670	\$0	\$857,695	\$934,798	14.09%
10	ALLSTATE INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$888	\$888	N/A
11	ALLSTATE LIFE INSURANCE COMPANY	0.02%	177	9,725	\$1,133,794	\$1,136,330	\$0	\$942,018	\$519,019	45.68%
12	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	387	0	\$365	\$373	\$0	\$0	\$0	0.00%
13	ALTA HEALTH & LIFE INSURANCE COMPANY	0.02%	193	1,459	\$898,726	\$896,726	\$0	\$727,337	\$708,312	78.99%
14	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	\$53,859	N/A
15	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.00%	296	654	\$58,985	\$59,075	\$0	\$26,235	-\$7,340	-12.42%
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.05%	114	65,537	\$3,078,293	\$3,007,874	\$0	\$966,850	\$985,080	32.75%
17	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	316	24	\$24,940	\$24,659	\$0	\$21,728	\$21,673	87.89%
18	AMERICAN CASUALTY CO OF READING PA	0.00%	403	0	\$19	\$19	\$0	\$0	\$0	0.00%
19	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.64%	22	24,151	\$36,472,181	\$36,283,558	\$0	\$26,054,609	\$27,798,774	76.62%
20	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	1.20%	11	398,856	\$68,047,036	\$68,720,322	\$0	\$29,698,424	\$31,197,617	45.40%
21	AMERICAN FAMILY MUTUAL INS CO	0.60%	23	14,289	\$34,277,486	\$33,011,259	\$0	\$24,959,961	\$24,694,545	74.81%
22	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	285	980	\$90,673	\$14,858	\$0	\$514	\$615	4.14%
23	AMERICAN FIDELITY ASSURANCE COMPANY	0.16%	69	19,586	\$9,193,977	\$9,014,507	\$0	\$6,879,194	\$7,887,357	87.50%
24	AMERICAN GENERAL ASSURANCE COMPANY	0.03%	154	19,685	\$1,521,631	\$1,512,269	\$0	\$917,439	\$839,618	55.52%
25	AMERICAN GENERAL LIFE & ACCIDENT INS CO	0.03%	152	11,242	\$1,539,279	\$1,607,979	\$0	\$731,381	\$765,187	47.59%
26	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	204	1,288	\$577,629	\$581,891	\$0	\$339,288	\$347,637	59.74%
27	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	361	2	\$2,727	\$2,727	\$0	\$7,419	\$7,525	275.94%
28	AMERICAN HEALTH AND LIFE INSURANCE CO	0.04%	132	6,731	\$2,088,267	\$1,972,871	\$0	\$653,064	\$694,723	35.21%
29	AMERICAN HERITAGE LIFE INSURANCE CO	0.10%	89	23,388	\$5,838,323	\$5,962,741	\$0	\$3,952,773	\$4,265,436	71.53%
30	AMERICAN HOME ASSURANCE COMPANY	0.10%	90	1,430,811	\$5,735,728	\$5,732,317	\$0	\$1,676,324	\$1,951,179	34.04%
31	AMERICAN HOME LIFE INSURANCE CO	0.00%	370	29	\$1,332	\$945	\$0	\$0	\$0	0.00%
32	AMERICAN INCOME LIFE INSURANCE CO	0.02%	159	229,764	\$1,412,741	\$1,416,474	\$0	\$659,066	\$655,699	46.29%
33	AMERICAN INSURANCE COMPANY OF TEXAS	0.00%	289	236	\$76,866	\$76,866	\$0	\$66,719	\$30,928	40.24%
34	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	385	85	\$376	\$396	\$0	\$70,038	-\$28,366	-7163.13%
35	AMERICAN LIFE & HEALTH INSURANCE COMPANY	0.00%	380	67	\$525	\$525	\$0	\$8,414	\$8,414	1602.67%
36	AMERICAN MEDICAL AND LIFE INS CO	0.00%	329	567	\$16,896	\$23,394	\$0	\$0	\$0	0.00%
37	AMERICAN MEDICAL SECURITY LIFE INS CO	0.37%	41	19,493	\$20,821,858	\$21,062,639	\$0	\$14,623,961	\$14,268,207	67.74%
38	AMERICAN MODERN LIFE INS CO	0.02%	192	2,392	\$898,337	\$967,894	\$0	\$302,572	\$381,258	39.39%
39	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	117	8,910	\$2,822,525	\$5,316,361	\$0	\$4,486,367	\$5,283,157	99.38%
40	AMERICAN NATIONAL LIFE INSURANCE CO OF TX	0.06%	113	1,277	\$3,157,934	\$3,064,793	\$0	\$1,904,003	\$1,750,844	57.13%
41	AMERICAN NETWORK INSURANCE COMPANY	0.00%	331	19	\$14,803	\$14,882	\$0	\$4,796	\$4,947	33.24%
42	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.14%	74	3,537	\$7,933,373	\$8,032,639	\$0	\$6,919,567	\$7,026,144	87.47%
43	AMERICAN PROGRESSIVE LIFE AND HEALTH INS NY	0.00%	334	15	\$13,780	\$13,840	\$0	\$13,002	\$12,290	88.80%
44	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	220	676	\$401,188	\$399,217	\$0	\$205,620	\$254,531	63.76%
45	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	405	0	\$0	\$1,528	\$0	\$510	-\$5,558	-363.74%
46	AMERICAN REPUBLIC INSURANCE COMPANY	0.59%	25	17,023	\$33,248,116	\$33,405,556	\$0	\$23,279,692	\$23,205,691	69.47%
47	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	235	24,795	\$299,290	\$318,666	\$0	\$188,944	\$105,460	33.09%
48	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	405	6	\$0	\$4,267	\$0	\$8,939	\$3,616	84.74%
49	AMERICAN STATES INSURANCE COMPANY	0.00%	290	88	\$74,188	\$62,477	\$0	\$103,070	\$46,870	75.02%
50	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	222	1,841	\$399,282	\$419,305	\$0	\$240,551	\$338,344	80.69%
51	AMERICAN UNITED LIFE INSURANCE CO	0.08%	103	22,856	\$4,318,875	\$4,164,532	\$0	\$3,623,536	\$4,072,456	97.79%
52	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	363	26	\$2,682	\$2,741	\$0	\$0	\$0	0.00%
53	AMERITAS LIFE INSURANCE CORP	0.09%	97	42,874	\$5,017,718	\$5,063,870	\$0	\$5,558,080	\$5,603,258	110.65%
54	AMERUS LIFE INSURANCE COMPANY	0.00%	335	38	\$13,641	\$14,571	\$0	\$9,881	\$7,313	50.19%
55	AMEX ASSURANCE COMPANY	0.02%	166	483,031	\$1,289,587	\$1,334,842	\$0	\$80,928	-\$28,845	-2.16%
56	ANTHEM INSURANCE COMPANIES INC	0.55%	29	32,759	\$31,132,168	\$30,372,168	\$0	\$24,327,130	\$26,705,009	87.93%
57	ANTHEM LIFE INSURANCE COMPANY	0.00%	269	27,949	\$116,332	\$106,745	\$0	\$0	\$0	0.00%
58	ARCH INSURANCE COMPANY	0.01%	215	517	\$446,183	\$476,406	\$0	\$338,563	\$244,846	51.39%
59	ASSURED LIFE ASSOCIATION	0.00%	404	0	\$11	\$11	\$0	\$0	\$0	0.00%
60	ASSURITY LIFE INSURANCE COMPANY	0.02%	184	1,755	\$1,005,801	\$1,004,166	\$0	\$494,200	\$486,561	48.45%
61	ATLANTA LIFE INSURANCE COMPANY	0.00%	349	175	\$5,471	\$5,609	\$0	\$2,712	\$2,986	53.24%
62	AUTO CLUB LIFE INS CO	0.00%	281	1,363	\$99,134	\$105,208	\$0	\$5,470	\$44,097	41.91%
63	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	259	212	\$172,862	\$165,992	\$0	\$68,441	\$98,984	59.63%
64	AVEMCO INSURANCE COMPANY	0.00%	379	0	\$659	\$659	\$0	\$165,620	-\$394,424	-59851.90%
65	AVIVA LIFE INSURANCE COMPANY	0.00%	381	1	\$511	\$507	\$0	\$550	\$603	118.93%
66	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	195	571	\$839,060	\$839,818	\$0	\$1,466,664	\$1,448,875	172.52%
67	BALBOA INSURANCE COMPANY	0.00%	388	17	\$349	\$349	\$0	\$0	\$221	63.32%
68	BALBOA LIFE INSURANCE COMPANY	0.00%	250	5,210	\$218,314	\$219,572	\$0	\$206,621	\$184,045	83.82%
69	BALTIMORE LIFE INS CO THE	0.00%	337	20	\$11,232	\$11,232	\$0	\$44,514	\$44,514	396.31%
70	BANKERS FIDELITY LIFE INSURANCE CO	0.01%	217	543	\$427,071	\$416,233	\$0	\$245,857	\$241,393	57.99%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
71	BANKERS LIFE AND CASUALTY COMPANY	0.76%	17	31,041	\$43,293,160	\$44,708,917	\$1,292	\$27,906,829	\$31,885,664	71.32%
72	BANKERS LIFE INSURANCE COMPANY	0.00%	405	8	\$0	\$913	\$0	\$871	\$803	87.95%
73	BANNER LIFE INSURANCE COMPANY	0.00%	401	2	\$32	\$32	\$0	\$0	\$0	0.00%
74	BCS INSURANCE COMPANY	0.02%	180	13,814	\$1,105,324	\$1,101,817	\$0	\$453,420	\$544,443	49.41%
75	BCS LIFE INSURANCE COMPANY	0.00%	297	35	\$58,450	\$75,703	\$0	\$23,664	\$39,290	51.90%
76	BENCHMARK INSURANCE COMPANY	0.09%	95	275	\$5,267,432	\$5,267,432	\$0	\$4,706,672	\$4,144,747	78.69%
77	BENICORP INSURANCE COMPANY	0.29%	47	7,881	\$16,376,136	\$16,391,772	\$0	\$11,633,391	\$13,103,061	79.94%
78	BERKSHIRE LIFE INSURANCE CO OF AMERICA	0.03%	143	1,139	\$1,756,527	\$1,675,547	\$0	\$60,372	\$432,354	25.80%
79	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	278	261	\$105,085	\$105,085	\$0	\$77,051	\$78,062	74.28%
80	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	9.02%	3	262,996	\$512,417,910	\$512,417,910	\$0	\$458,803,214	\$462,279,130	90.22%
81	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.03%	149	3,259	\$1,553,242	\$1,551,628	\$0	\$613,141	\$613,339	39.53%
82	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.03%	153	3,146	\$1,537,855	\$1,545,974	\$0	\$738,350	\$739,746	47.85%
83	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	405	0	\$0	\$0	\$0	\$26	\$26	N/A
84	CAMBRIDGE LIFE INSURANCE COMPANY	0.02%	183	124	\$1,041,605	\$961,223	\$0	\$441,548	\$161,033	16.75%
85	CANADA LIFE ASSURANCE COMPANY	0.00%	304	14	\$40,150	\$40,842	\$0	\$34,761	\$37,215	91.12%
86	CAPITOL INDEMNITY CORPORATION	0.00%	287	243	\$89,425	\$76,297	\$0	\$2,346	\$17,743	23.26%
87	CARDIF LIFE INSURANCE COMPANY	0.02%	182	3,398	\$1,055,041	\$943,012	\$0	\$78,165	\$112,956	11.98%
88	CATERPILLAR INSURANCE COMPANY	0.00%	405	1,444	\$0	\$0	\$0	\$2,322,707	\$4,393,734	N/A
89	CATHOLIC KNIGHTS	0.00%	366	19	\$2,439	\$2,290	\$0	\$1,108	\$1,042	45.50%
90	CATHOLIC ORDER OF FORESTERS	0.00%	330	95	\$16,424	\$11,941	\$0	\$0	\$0	0.00%
91	CELTIC INSURANCE COMPANY	0.03%	139	749	\$1,942,046	\$1,818,207	\$0	\$1,849,823	\$1,995,664	109.76%
92	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	374	1	\$977	\$977	\$0	\$14,414	\$14,414	1475.33%
93	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.11%	85	2,390	\$6,172,940	\$6,173,775	\$0	\$4,322,520	\$4,199,234	68.02%
94	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	333	28	\$13,904	\$13,853	\$0	\$9,247	\$8,516	61.47%
95	CENTRAL STATES HEALTH & LIFE COMPANY	0.05%	115	8,929	\$2,939,352	\$2,964,676	\$0	\$1,321,844	\$1,221,278	41.19%
96	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.02%	194	18,723	\$866,459	\$866,684	\$0	\$244,529	\$270,473	31.21%
97	CENTRAL UNITED LIFE INSURANCE CO	0.05%	122	4,845	\$2,715,207	\$2,700,745	\$0	\$2,037,487	\$2,028,168	75.10%
98	CENTRE LIFE INSURANCE COMPANY	0.00%	238	256	\$275,542	\$282,878	\$0	\$58,920	\$448,833	158.67%
99	CENTURION LIFE INSURANCE COMPANY	0.00%	311	1,307	\$30,591	\$221,571	\$0	\$227,122	\$150,506	67.93%
100	CENTURY LIFE ASSURANCE COMPANY	0.00%	405	67	-\$1,310	\$15,114	\$0	\$7,076	\$10,856	71.83%
101	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	274	735	\$108,264	\$121,707	\$0	\$87,456	\$82,248	67.58%
102	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	130	38,246	\$2,138,961	\$2,002,684	\$0	\$2,835,178	\$3,035,731	151.58%
103	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.32%	44	9,091	\$17,941,682	\$18,066,384	\$0	\$14,450,021	\$14,418,680	79.81%
104	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	346	11	\$6,491	\$0	\$0	\$3	\$0	N/A
105	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	405	0	\$0	\$0	\$0	\$537,859	\$886,853	N/A
106	CINCINNATI INS CO THE	0.00%	396	1	\$45	\$45	\$0	\$0	\$0	0.00%
107	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	295	73	\$61,273	\$62,302	\$0	\$4,270	\$40,485	64.98%
108	CITIZENS SECURITY LIFE INS CO	0.00%	315	50	\$25,518	\$25,298	\$0	\$14,633	\$14,313	56.58%
109	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	243	29	\$255,361	\$255,361	\$0	\$133,827	-\$228,655	-89.54%
110	COLONIAL LIFE & ACCIDENT INS CO	0.17%	66	29,179	\$9,644,620	\$9,690,587	\$0	\$3,732,555	\$3,945,762	40.72%
111	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	216	254	\$432,759	\$447,671	\$0	\$377,681	\$338,527	75.62%
112	COLORADO BANKERS LIFE INS CO	0.00%	356	10	\$3,087	\$3,061	\$0	\$49	\$49	1.60%
113	COLUMBIA UNIVERSAL LIFE INS CO	0.00%	332	105	\$14,656	\$15,187	\$0	\$8,673	\$8,151	53.67%
114	COLUMBIAN LIFE INSURANCE COMPANY	0.02%	164	3,148	\$1,338,832	\$1,338,795	\$0	\$777,471	\$920,788	68.78%
115	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	405	660	\$0	\$0	\$0	\$26,185	\$29,293	N/A
116	COLUMBUS LIFE INSURANCE COMPANY	0.00%	377	6	\$830	\$770	\$0	\$10,642	\$8,606	1117.66%
117	COMBINED INSURANCE CO OF AMERICA	0.40%	39	188,731	\$22,794,925	\$22,662,476	-\$910	\$11,121,851	\$8,862,730	39.11%
118	COMMERCIAL GUARANTY CASUALTY INS CO	0.00%	405	103	\$0	\$391	\$0	\$0	-\$4	-1.02%
119	COMMERCIAL TRAVELERS MUTUAL INS CO	0.00%	271	26,681	\$114,392	\$115,599	\$0	\$36,258	\$39,802	34.43%
120	COMMONWEALTH ANNUITY AND LIFE INS CO	0.01%	228	1	\$327,061	\$327,061	\$0	\$304,927	\$302,606	92.52%
121	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.18%	64	3,211	\$10,021,991	\$10,021,991	\$0	\$10,204,676	\$10,545,571	105.22%
122	COMPANION LIFE INSURANCE COMPANY	0.07%	104	9,089	\$4,225,817	\$4,223,784	\$0	\$2,539,486	\$2,566,980	60.77%
123	COMPBENEFITS INSURANCE COMPANY	0.03%	151	9,259	\$1,550,164	\$1,554,565	\$0	\$1,126,381	\$1,132,288	72.84%
124	CONNECTICUT GENERAL LIFE INS CO	0.66%	21	50,341	\$37,783,449	\$36,767,146	\$0	\$31,861,120	\$30,879,766	83.99%
125	CONSECO HEALTH INSURANCE COMPANY	0.31%	46	24,696	\$17,400,736	\$18,274,534	\$0	\$12,060,408	\$11,847,159	64.83%
126	CONSECO INSURANCE COMPANY	0.02%	169	2,056	\$1,268,495	\$1,216,277	\$0	\$893,510	\$1,005,696	82.69%
127	CONSECO LIFE INSURANCE CO	0.00%	327	44	\$17,370	\$22,238	\$0	\$13,550	\$13,178	59.26%
128	CONSECO SENIOR HEALTH INSURANCE COMPANY	0.13%	78	5,782	\$7,188,622	\$8,219,754	\$0	\$9,340,627	\$9,059,184	110.21%
129	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	294	46	\$66,325	\$67,644	\$0	\$49,321	\$49,259	72.82%
130	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	260	340	\$167,591	\$167,532	\$0	\$82,890	\$90,364	53.94%
131	CONTINENTAL ASSURANCE COMPANY	0.01%	203	823	\$578,612	\$390,824	\$0	\$274,562	\$149,013	38.13%
132	CONTINENTAL CASUALTY COMPANY	0.09%	96	11,713	\$5,081,352	-\$4,137,850	\$0	\$9,167,917	\$1,329,860	-32.14%
133	CONTINENTAL GENERAL INSURANCE CO	0.14%	76	4,754	\$7,738,971	\$7,807,109	\$0	\$6,300,581	\$6,513,891	83.44%
134	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.33%	43	13,324	\$18,969,226	\$18,756,809	\$0	\$13,610,249	\$13,844,975	73.81%
135	CORPORATE HEALTH INSURANCE COMPANY	0.02%	190	2,819	\$904,356	\$904,356	\$0	\$464,614	\$468,547	51.81%
136	COUNTRY LIFE INSURANCE COMPANY	0.01%	209	596	\$536,860	\$547,013	\$0	\$368,108	\$490,598	89.69%
137	COVENTRY HEALTH AND LIFE INSURANCE CO	4.19%	5	98,648	\$237,860,704	\$237,860,704	\$0	\$180,815,751	\$187,677,693	78.90%
138	COX HEALTH SYSTEMS INSURANCE COMPANY	0.98%	13	21,834	\$55,816,001	\$55,816,001	\$0	\$48,117,855	\$49,457,857	88.61%
139	CROATAN FRATERNAL UNION OF AMERICA	0.00%	371	70	\$1,198	\$1,184	\$0	\$842	\$1,002	84.63%
140	CROWN LIFE INSURANCE COMPANY	0.00%	280	88	\$100,926	\$100,926	\$0	\$237,397	\$237,397	235.22%



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141	CUNA MUTUAL INSURANCE SOCIETY	0.13%	80	105,028	\$7,149,956	\$7,060,167	\$0	\$3,297,237	\$2,763,820	39.15%
142	CUNA MUTUAL LIFE INSURANCE COMPANY	0.01%	212	461	\$463,597	\$429,687	\$0	\$3,470	\$65,532	15.25%
143	DELOS INSURANCE COMPANY	0.07%	106	58,910	\$3,745,941	\$3,183,093	\$0	\$1,852,207	\$1,750,402	54.99%
144	DENTEGRA INSURANCE COMPANY	0.02%	157	3,323	\$1,420,482	\$1,287,892	\$0	\$470,532	\$484,800	37.64%
145	EMC NATIONAL LIFE COMPANY	0.02%	176	2,437	\$1,190,222	\$1,193,277	\$0	\$1,140,488	\$1,172,669	98.27%
146	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	239	221	\$272,007	\$272,007	\$0	\$149,616	\$237,718	87.39%
147	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	405	0	\$0	\$0	\$0	\$30,144	\$15,911	N/A
148	EMPLOYERS REINSURANCE CORPORATION	0.01%	201	3,712	\$660,615	\$660,615	\$0	\$525,500	-\$154,545	-23.39%
149	EPIC LIFE INSURANCE COMPANY THE	0.00%	248	676	\$227,808	\$227,091	\$0	\$147,907	\$156,112	68.74%
150	EQUITABLE LIFE & CASUALTY INS CO	0.26%	52	8,904	\$14,883,460	\$14,968,535	\$0	\$8,710,768	\$8,705,111	58.16%
151	FAIRFIELD INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	-\$54,000	N/A
152	FAIRMONT PREMIER INSURANCE COMPANY	0.04%	135	0	\$2,038,610	\$2,038,610	\$0	\$1,104,564	\$1,182,322	58.00%
153	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$434	\$903	N/A
154	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	350	301	\$4,790	\$4,790	\$0	\$0	\$0	0.00%
155	FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	0.02%	178	3,463	\$1,114,007	\$1,108,044	\$0	\$236,383	\$245,128	22.12%
156	FAMILY LIFE INSURANCE COMPANY	0.00%	382	1	\$490	\$490	\$0	\$0	\$0	0.00%
157	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.01%	237	103,760	\$288,941	\$289,548	\$0	\$179,353	\$26,142	9.03%
158	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	386	25	\$375	\$375	\$0	\$0	\$0	0.00%
159	FARMERS NEW WORLD LIFE INSURANCE CO	0.01%	221	1,152	\$400,741	\$400,835	\$0	\$161,807	\$300,814	75.05%
160	FEDERAL INSURANCE COMPANY	0.03%	138	26,073	\$1,959,156	\$1,958,428	\$0	\$2,048,820	\$1,975,698	100.88%
161	FEDERAL LIFE INSURANCE CO MUTUAL	0.00%	355	147	\$3,147	\$2,809	\$0	\$0	\$0	0.00%
162	FEDERATED LIFE INSURANCE COMPANY	0.01%	207	521	\$561,894	\$554,607	\$0	\$116,019	-\$147,457	-26.59%
163	FEDERATED MUTUAL INSURANCE COMPANY	0.38%	40	10,033	\$21,392,562	\$21,393,693	\$0	\$20,899,713	\$20,527,798	95.95%
164	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.15%	70	88,544	\$8,548,195	\$8,509,302	\$0	\$4,912,568	\$4,965,203	58.35%
165	FIREMANS FUND INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	-\$137,564	N/A
166	FIRST ALLMERICA FINANCIAL LIFE INS CO	0.00%	345	1	\$6,526	\$6,614	\$0	\$108,594	\$108,462	1639.89%
167	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.02%	174	5,813	\$1,221,642	\$1,221,642	\$0	\$736,135	\$862,976	70.64%
168	FIRST HEALTH LIFE & HEALTH INS CO	0.51%	32	20,275	\$29,216,633	\$29,546,645	\$0	\$23,547,752	\$27,811,373	94.13%
169	FORT DEARBORN LIFE INSURANCE COMPANY	0.04%	128	10,933	\$2,203,829	\$2,203,829	\$0	\$1,372,465	\$1,372,465	62.28%
170	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	226	603	\$378,351	\$377,598	\$0	\$549,166	\$520,447	137.83%
171	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	185	239	\$1,005,428	\$1,012,187	\$25	\$1,098,990	\$1,125,184	111.16%
172	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	405	0	\$0	\$74	\$0	\$5,792	\$5,459	7377.03%
173	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.11%	83	3,431	\$6,485,006	\$6,632,870	\$0	\$5,973,745	\$6,263,712	94.43%
174	GENWORTH LIFE AND HEALTH INSURANCE CO	0.11%	86	40,310	\$6,130,543	\$5,935,921	\$0	\$3,777,502	\$3,832,227	64.56%
175	GENWORTH LIFE INSURANCE COMPANY	0.57%	26	23,028	\$32,638,380	\$32,172,079	\$0	\$17,410,930	\$20,148,566	62.63%
176	GERBER LIFE INSURANCE COMPANY	0.08%	100	27,456	\$4,560,111	\$4,545,824	\$0	\$4,990,065	\$4,781,857	105.19%
177	GLOBE LIFE AND ACCIDENT INS CO	0.02%	162	4,374	\$1,341,120	\$1,334,394	\$0	\$1,244,756	\$1,247,569	93.49%
178	GOLDEN RULE INSURANCE COMPANY	0.73%	19	23,487	\$41,562,217	\$41,269,328	\$0	\$28,217,238	\$28,709,552	69.57%
179	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	368	12	\$1,616	\$1,588	\$0	\$0	\$30	1.89%
180	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	305	132	\$37,579	\$37,983	\$0	\$33,987	\$33,136	87.24%
181	GREAT AMERICAN INSURANCE COMPANY	0.05%	120	521	\$2,765,872	\$2,706,022	\$0	\$1,465,285	\$2,660,191	98.31%
182	GREAT AMERICAN LIFE INSURANCE CO	0.01%	231	255	\$309,917	\$308,250	\$0	\$8,285	\$5,476	1.78%
183	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	317	48	\$23,762	\$23,751	\$0	\$6,000	\$6,000	25.26%
184	GREAT WEST LIFE & ANNUITY INS CO	0.41%	38	63,477	\$23,548,421	\$23,479,872	\$0	\$20,725,753	\$20,767,023	88.45%
185	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	249	125	\$226,345	\$170,557	\$0	\$118,300	\$117,514	68.90%
186	GUARANTEE TRUST LIFE INSURANCE CO	0.17%	65	81,019	\$9,925,110	\$10,214,422	\$0	\$6,631,681	\$6,632,582	64.93%
187	GUARANTY INCOME LIFE INSURANCE CO	0.00%	309	30	\$33,219	\$33,178	\$0	\$2,763	\$343	1.03%
188	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.96%	15	294,578	\$54,683,493	\$54,532,184	\$2,526	\$36,891,568	\$38,129,775	69.92%
189	HARTFORD FIRE INSURANCE COMPANY	0.00%	405	621	-\$1,234	\$7,895	\$0	-\$171,896	-\$253,638	-3212.64%
190	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.88%	16	536,756	\$50,137,434	\$50,139,586	\$0	\$27,554,360	\$34,801,905	69.41%
191	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	319	46	\$20,447	\$20,934	\$0	\$19,401	\$16,498	78.81%
192	HARTFORD LIFE INSURANCE COMPANY	0.06%	109	24,374	\$3,351,835	\$3,467,823	\$0	\$3,325,271	\$2,759,408	79.57%
193	HCC LIFE INSURANCE COMPANY	0.23%	56	59,350	\$12,846,643	\$13,048,611	\$0	\$7,226,998	\$10,035,702	76.91%
194	HEALTH CARE SERVICE CORPORATION	0.03%	155	8,530	\$1,478,756	\$1,478,756	\$0	\$968,103	\$1,100,915	74.45%
195	HEALTHY ALLIANCE LIFE INSURANCE CO	25.43%	1	754,373	\$1,445,253,055	\$1,494,813,158	\$0	\$1,203,545,730	\$1,205,262,991	80.63%
196	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	321	1,507	\$18,721	\$18,721	\$0	\$64	-\$675	-3.61%
197	HM LIFE INSURANCE COMPANY	0.04%	129	19,622	\$2,189,119	\$2,206,888	\$0	\$1,663,608	\$1,766,819	80.06%
198	HORACE MANN LIFE INSURANCE COMPANY	0.00%	286	346	\$89,593	\$93,772	\$0	\$94,759	\$71,770	76.54%
199	HOUSEHOLD LIFE INSURANCE COMPANY	0.05%	121	11,812	\$2,762,379	\$3,117,942	\$0	\$1,340,282	\$769,292	24.67%
200	HUMANA INSURANCE COMPANY	4.80%	4	158,076	\$272,781,162	\$256,478,755	\$0	\$201,296,592	\$218,586,161	85.23%
201	HUMANADENTAL INSURANCE COMPANY	0.10%	91	10,834	\$5,641,341	\$5,634,630	\$0	\$3,970,061	\$3,884,312	68.94%
202	IDEALIFE INSURANCE COMPANY	0.00%	247	88	\$234,421	\$233,038	\$0	\$164,692	\$167,469	71.86%
203	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.03%	142	4,162	\$1,785,334	\$1,686,922	\$0	\$890,053	\$672,146	39.84%
204	IMERICA LIFE AND HEALTH INSURANCE COMPANY	0.00%	343	8	\$8,918	\$8,918	\$0	\$0	\$0	0.00%
205	INDEPENDENT ORDER OF FORESTERS THE	0.00%	357	43	\$3,076	\$3,076	\$23	\$4,866	\$4,866	158.19%
206	INDIANAPOLIS LIFE INSURANCE CO	0.00%	292	6	\$67,212	\$67,433	\$0	\$16,484	\$36,751	54.50%
207	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.03%	144	12,921	\$1,739,566	\$1,968,039	\$0	\$605,741	\$447,222	22.72%
208	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	367	1	\$1,887	\$3,292	\$0	\$23,203	\$30,480	925.88%
209	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	325	6	\$18,147	\$17,944	\$0	\$9,300	\$788	4.39%
210	INSURANCE CO OF THE STATE OF PA	0.00%	275	428	\$107,009	\$107,009	\$0	\$27,804	\$17,334	16.20%



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211	INSURANCE COMPANY OF NORTH AMERICA	0.00%	405	0	\$0	\$0	\$0	\$27,236	\$204,675	N/A
212	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	362	2	\$2,695	\$2,734	\$0	\$1,939	\$1,886	68.98%
213	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.00%	360	9	\$2,814	\$2,584	\$0	\$20,008	\$6,852	265.17%
214	J M I C LIFE INSURANCE COMPANY	0.00%	262	1,188	\$149,961	\$329,924	\$0	\$167,790	\$159,518	48.35%
215	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	268	139	\$118,419	\$118,783	\$0	\$150,244	\$100,679	84.76%
216	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	254	102	\$191,401	\$194,790	\$0	\$184,144	\$192,252	98.70%
217	JEFFERSON PILOT FINANCIAL INSURANCE CO	0.25%	53	112,858	\$14,138,592	\$14,149,286	\$0	\$8,650,037	\$10,691,970	75.57%
218	JEFFERSON PILOT LIFE INS CO	0.00%	301	58	\$47,426	\$50,098	\$0	\$25,994	-\$4,650	-9.28%
219	JEFFERSON PILOT LIFEAMERICA INSURANCE CO	0.00%	405	0	\$0	\$0	\$0	\$959	\$1,042	N/A
220	JOHN ALDEN LIFE INSURANCE COMPANY	0.19%	61	4,883	\$10,775,341	\$10,858,061	\$0	\$6,578,205	\$6,284,824	57.88%
221	JOHN HANCOCK LIFE INSURANCE COMPANY	0.36%	42	18,462	\$20,422,187	\$20,114,929	\$1,171	\$3,690,381	\$7,199,551	35.79%
222	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	395	1	\$109	\$109	\$6	\$0	\$0	0.00%
223	KANAWHA INSURANCE COMPANY	0.03%	146	2,231	\$1,667,350	\$1,784,403	\$0	\$549,233	\$747,638	41.90%
224	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	107	13,528	\$3,740,675	\$4,005,113	\$0	\$2,693,834	\$2,593,836	64.76%
225	KNIGHTS OF COLUMBUS	0.02%	168	1,565	\$1,279,233	\$0	\$0	\$2,792	\$0	N/A
226	LAFAYETTE LIFE INSURANCE CO THE	0.03%	141	17,062	\$1,803,340	\$1,799,370	\$0	\$1,087,683	\$2,111,005	117.32%
227	LEWER LIFE INSURANCE COMPANY	0.00%	328	9	\$17,136	\$17,136	\$0	\$9,380	\$9,380	54.74%
228	LIBERTY LIFE ASSUR CO OF BOSTON	0.02%	170	11,687	\$1,249,607	\$1,264,145	\$0	\$1,485,077	\$1,495,967	118.34%
229	LIBERTY LIFE INSURANCE COMPANY	0.02%	172	7,227	\$1,222,850	\$1,186,818	\$0	\$406,073	\$139,645	11.77%
230	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	351	2	\$4,724	\$4,745	\$0	\$7	-\$633	-13.34%
231	LIBERTY NATIONAL LIFE INSURANCE CO	0.00%	288	594	\$86,170	\$86,159	\$0	\$70,561	\$48,452	56.24%
232	LIFE INSURANCE CO OF NORTH AMERICA	0.26%	51	201,448	\$14,888,931	\$14,888,931	\$0	\$8,246,168	\$10,426,019	70.03%
233	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	390	6	\$306	\$306	\$0	\$0	\$0	0.00%
234	LIFE INVESTORS INS CO OF AMERICA	0.27%	48	27,906	\$15,466,333	\$15,441,694	\$0	\$10,298,991	\$11,000,864	71.24%
235	LINCOLN BENEFIT LIFE COMPANY	0.08%	98	1,733	\$4,807,887	\$4,792,790	\$0	\$63,692	\$205,044	4.28%
236	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	272	83	\$112,281	\$112,122	\$0	\$108,410	\$111,322	99.29%
237	LINCOLN NATIONAL LIFE INSURANCE CO	0.01%	206	466	\$562,638	\$570,642	\$0	\$1,290,250	-\$636,902	-111.61%
238	LOYAL AMERICAN LIFE INSURANCE CO	0.01%	205	5,544	\$565,382	\$427,766	\$0	\$154,950	\$160,615	37.55%
239	LUMBERMENS MUTUAL CASUALTY CO	0.00%	405	0	\$0	\$0	\$0	\$13,958	\$13,958	N/A
240	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	187	1,023	\$970,047	\$969,704	\$0	\$1,136,992	\$1,237,405	127.61%
241	MAGNA INSURANCE COMPANY	0.00%	358	58	\$2,960	\$11,199	\$0	\$5,806	\$3,748	33.47%
242	MAMSI LIFE AND HEALTH INSURANCE CO	0.00%	318	51	\$20,724	\$20,737	\$0	\$7,568	\$10,648	51.35%
243	MARKEL INSURANCE COMPANY	0.03%	140	298,731	\$1,869,288	\$2,188,822	\$0	\$1,042,269	\$1,157,071	52.86%
244	MARQUETTE NATIONAL LIFE INS CO	0.01%	210	349	\$514,577	\$468,831	\$0	\$321,453	\$336,575	71.79%
245	MASSACHUSETTS MUTUAL LIFE INS CO	0.14%	73	6,511	\$8,010,928	\$8,768,103	\$179,596	\$4,447,731	\$2,291,509	26.13%
246	MEDAMERICA INSURANCE COMPANY	0.01%	236	198	\$289,107	\$273,048	\$0	\$36,988	\$49,411	18.10%
247	MEDCO CONTAINMENT LIFE INSURANCE CO	0.06%	111	2,493	\$3,202,076	\$3,202,076	\$0	\$2,599,890	\$2,745,704	85.75%
248	MEDICO INSURANCE COMPANY	0.08%	99	2,601	\$4,718,328	\$4,790,409	\$0	\$2,862,923	\$2,997,850	62.58%
249	MEDICO LIFE INSURANCE COMPANY	0.02%	161	807	\$1,364,880	\$1,379,976	\$0	\$890,959	\$1,128,636	81.79%
250	MEGA LIFE AND HEALTH INS CO THE	0.27%	50	22,092	\$15,240,336	\$15,154,037	\$0	\$6,646,879	\$5,701,021	37.62%
251	MEMBERS LIFE INSURANCE COMPANY	0.00%	393	0	\$197	\$248	\$0	\$0	\$0	0.00%
252	MERIT LIFE INSURANCE CO	0.02%	175	7,942	\$1,209,637	\$1,147,103	\$0	\$215,601	\$184,558	16.09%
253	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.04%	134	1,506	\$2,048,356	\$2,055,903	\$0	\$1,592,896	\$8,415,488	409.33%
254	METROPOLITAN LIFE INSURANCE COMPANY	1.58%	8	702,930	\$89,645,728	\$83,725,057	\$0	\$37,859,801	\$39,546,448	47.23%
255	MIDLAND NATIONAL LIFE INSURANCE CO	0.00%	338	36	\$11,143	\$11,222	\$0	\$4,555	\$4,555	40.59%
256	MIDWEST NATIONAL LIFE INS CO OF TN	0.06%	110	2,681	\$3,274,937	\$3,316,986	\$0	\$1,774,220	\$1,586,155	47.82%
257	MINNESOTA LIFE INSURANCE COMPANY	0.05%	116	39,636	\$2,881,464	\$2,958,909	\$0	\$1,630,390	-\$257,377	-8.70%
258	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.02%	189	265	\$921,114	\$909,773	\$0	\$1,488,891	\$2,262,419	248.68%
259	MODERN WOODMEN OF AMERICA	0.00%	365	23	\$2,544	\$2,503	\$60	\$14,795	\$14,944	597.04%
260	MONUMENTAL LIFE INSURANCE COMPANY	0.09%	94	36,452	\$5,281,920	\$5,326,984	\$0	\$2,810,483	\$2,983,398	56.01%
261	MONY LIFE INSURANCE COMPANY	0.01%	214	420	\$452,410	\$469,616	\$2,649	\$462,714	\$303,633	64.66%
262	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	314	749	\$26,014	\$130,375	\$0	\$71,370	\$67,017	51.40%
263	MTL INSURANCE COMPANY	0.00%	344	11	\$7,063	\$6,906	\$0	\$11,873	\$7,898	114.36%
264	MUTUAL OF AMERICA LIFE INSURANCE CO	0.00%	273	645	\$110,180	\$110,180	\$0	\$145,497	\$145,497	132.05%
265	MUTUAL OF OMAHA INSURANCE COMPANY	1.13%	12	362,896	\$64,263,851	\$63,508,756	\$0	\$43,193,145	\$45,722,579	71.99%
266	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	313	17	\$29,625	\$30,104	\$0	\$19,764	\$19,979	66.37%
267	NATIONAL CASUALTY COMPANY	0.00%	306	4,455	\$37,356	\$38,805	\$0	\$9,667	\$6,334	16.32%
268	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.01%	227	867	\$375,123	\$377,142	\$0	\$279,036	\$252,725	67.01%
269	NATIONAL GUARDIAN LIFE INSURANCE CO	0.02%	173	15,163	\$1,222,136	\$1,361,224	\$0	\$740,388	\$740,388	54.39%
270	NATIONAL LIFE INSURANCE COMPANY	0.00%	242	292	\$255,880	\$282,898	\$0	\$151,310	\$156,308	55.25%
271	NATIONAL STATES INSURANCE COMPANY	0.02%	160	1,180	\$1,387,923	\$1,415,703	\$0	\$734,976	\$685,760	48.44%
272	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.02%	165	5,413	\$1,324,480	\$1,327,674	\$0	\$217,065	\$259,453	19.54%
273	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.98%	7	12,035,521	\$112,347,960	\$112,342,866	\$0	\$36,499,179	\$41,601,852	37.03%
274	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	167	57,965	\$1,285,955	\$1,464,113	\$0	\$451,233	\$101,933	6.96%
275	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	323	78	\$18,303	\$18,703	\$0	\$4,285	-\$8,736	-46.71%
276	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	219	241	\$404,601	\$407,539	\$0	\$759,292	\$366,897	90.03%
277	NEW ERA LIFE INS COMPANY OF THE MIDWEST	0.00%	258	92	\$174,596	\$172,890	\$0	\$169,515	\$168,075	97.21%
278	NEW YORK LIFE INSURANCE COMPANY	0.15%	71	8,960	\$8,536,077	\$8,383,694	\$51,325	\$6,584,642	\$7,090,332	84.57%
279	NIPPON LIFE INS CO OF AMERICA	0.00%	320	139	\$20,213	\$20,364	\$0	\$10,519	\$15,142	74.36%
280	NORTH AMERICAN CO FOR LIFE & HEALTH IN	0.00%	394	12	\$130	\$82	\$0	\$313	-\$19,330	-23573.17%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
281	NORTH AMERICAN INSURANCE COMPANY	0.00%	265	45	\$126,928	\$138,855	\$0	\$110,052	\$73,720	53.09%
282	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	405	59	\$0	\$0	\$0	\$9,295	\$5,923	N/A
283	NORTHWESTERN LONG TERM CARE INS CO	0.05%	119	1,695	\$2,772,047	\$2,794,036	\$0	\$83,207	\$49,408	1.77%
284	NORTHWESTERN MUTUAL LIFE INS CO	0.31%	45	17,918	\$17,666,506	\$17,970,013	\$1,504,639	\$7,928,915	\$15,107,049	84.07%
285	OHIO NATIONAL LIFE ASSURANCE CORP	0.01%	230	263	\$314,444	\$319,041	\$0	\$360,418	\$358,268	112.30%
286	OHIO NATIONAL LIFE INS CO THE	0.00%	270	99	\$116,329	\$115,994	\$4,190	\$30,000	\$29,200	25.17%
287	OHIO STATE LIFE INSURANCE CO THE	0.00%	405	2	\$0	\$0	\$0	\$8,516	\$41,119	N/A
288	OLD AMERICAN INSURANCE COMPANY	0.00%	276	1,599	\$106,027	\$111,224	\$0	\$65,500	\$66,256	59.57%
289	OLD REPUBLIC INSURANCE COMPANY	0.01%	208	2,620	\$550,123	\$567,018	\$0	\$262,983	\$236,664	41.74%
290	OLD REPUBLIC LIFE INSURANCE COMPANY	0.02%	158	622	\$1,415,989	\$1,422,098	\$0	\$263,483	\$742,399	52.20%
291	OLD SURETY LIFE INSURANCE COMPANY	0.00%	352	12	\$3,831	\$3,991	\$0	\$4,429	\$4,429	110.97%
292	OLD UNITED LIFE INSURANCE COMPANY	0.00%	256	1,244	\$177,213	\$308,061	\$0	\$82,041	\$55,247	17.93%
293	OXFORD LIFE INSURANCE COMPANY	0.00%	253	224	\$198,258	\$201,675	\$0	\$121,285	\$124,826	61.89%
294	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	284	1,647	\$91,473	\$93,186	\$0	\$42,383	\$42,483	45.59%
295	PACIFIC LIFE & ANNUITY COMPANY	0.00%	257	0	\$176,764	\$174,952	\$0	\$778,656	\$578,753	330.81%
296	PACIFIC LIFE INSURANCE CO	0.00%	240	0	\$269,883	\$246,675	\$0	\$882,520	\$773,985	313.77%
297	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.74%	18	27,348	\$42,014,854	\$43,726,449	\$0	\$25,955,139	\$38,648,872	88.39%
298	PAN AMERICAN LIFE INSURANCE COMPANY	0.03%	148	1,813	\$1,635,880	\$1,575,769	\$0	\$882,078	\$575,200	36.50%
299	PAUL REVERE LIFE INSURANCE CO	0.11%	84	6,231	\$6,383,362	\$6,754,286	\$0	\$6,136,030	\$6,576,749	97.37%
300	PEKIN LIFE INSURANCE COMPANY	0.01%	233	959	\$302,136	\$255,887	\$0	\$65,153	\$54,001	21.10%
301	PENN MUTUAL LIFE INSURANCE CO THE	0.00%	264	82	\$134,774	\$134,256	\$0	\$33,826	-\$42,868	-31.93%
302	PENN TREATY NETWORK AMERICA INS COMPANY	0.05%	123	1,457	\$2,650,093	\$2,653,479	\$0	\$2,278,823	\$2,381,537	89.75%
303	PENNSYLVANIA LIFE INSURANCE COMPANY	0.49%	33	24,015	\$27,807,399	\$31,385,020	\$0	\$18,102,674	\$20,007,924	63.75%
304	PEOPLES BENEFIT LIFE INSURANCE CO	0.02%	171	7,901	\$1,226,573	\$1,272,390	\$0	\$923,397	\$852,453	67.00%
305	PERICO LIFE INSURANCE COMPANY	0.01%	200	4,442	\$672,223	\$672,435	\$0	\$103,679	\$461,415	68.62%
306	PHILADELPHIA AMERICAN LIFE INS CO	0.01%	196	1,434	\$803,660	\$806,910	\$0	\$466,308	\$400,805	49.67%
307	PHOENIX LIFE INSURANCE COMPANY	0.00%	263	193	\$142,057	\$151,607	\$2	\$265,166	\$140,998	93.00%
308	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	145	1,004	\$1,696,159	\$1,705,088	\$0	\$1,138,914	\$1,164,709	68.31%
309	PHYSICIANS MUTUAL INSURANCE COMPANY	0.20%	59	15,104	\$11,574,013	\$11,742,202	\$0	\$7,487,123	\$6,876,944	58.57%
310	PREMIER HEALTH INSURANCE COMPANY INC	2.63%	6	58,096	\$149,551,491	\$149,551,491	\$0	\$133,955,154	\$136,371,486	91.19%
311	PRIMERICA LIFE INSURANCE COMPANY	0.00%	341	24	\$9,391	\$9,579	\$0	\$0	-\$3,096	-32.32%
312	PRINCIPAL LIFE INS CO	1.25%	10	111,335	\$71,079,573	\$70,307,919	\$0	\$52,737,114	\$52,935,551	75.29%
313	PROFESSIONAL INSURANCE COMPANY	0.01%	234	1,208	\$301,126	\$295,204	\$0	\$86,390	\$91,606	31.03%
314	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	246	2,890	\$240,721	\$722,812	\$0	\$611,364	\$754,215	104.34%
315	PROVIDENT AMERICAN LIFE & HEALTH INS CO	0.01%	224	286	\$385,852	\$363,438	\$0	\$188,890	\$220,001	60.53%
316	PROVIDENT LIFE AND ACCIDENT INS CO	0.25%	54	26,200	\$13,981,500	\$14,631,725	\$0	\$8,440,667	\$9,313,575	63.65%
317	PROVIDENT LIFE AND CASUALTY INS CO	0.00%	279	58	\$103,176	\$112,155	\$0	\$279,745	\$269,341	240.15%
318	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.19%	62	38,542	\$10,690,714	\$11,099,998	\$80,914	\$7,285,778	\$10,077,425	90.79%
319	PYRAMID LIFE INSURANCE COMPANY	0.01%	211	327	\$492,570	\$500,050	\$0	\$285,678	\$279,433	55.88%
320	QBE INSURANCE CORPORATION	0.04%	126	13,612	\$2,280,812	\$2,280,812	\$0	\$2,295,781	\$2,259,899	99.08%
321	REASSURE AMERICA LIFE INSURANCE COMPANY	0.03%	147	1,980	\$1,638,070	\$1,666,156	\$0	\$1,521,455	\$1,621,204	97.30%
322	RELIABLE LIFE INSURANCE COMPANY	0.01%	223	5,258	\$396,402	\$396,402	\$0	\$148,731	\$156,238	39.41%
323	RELiance STANDARD LIFE INSURANCE CO	0.27%	49	76,564	\$15,417,872	\$15,394,743	\$0	\$5,996,933	\$8,254,868	53.62%
324	RELIASTAR LIFE INSURANCE COMPANY	0.12%	82	48,897	\$6,565,158	\$6,636,167	\$0	\$4,520,623	\$5,310,320	80.02%
325	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	213	4,395	\$457,134	\$469,537	\$0	\$287,868	\$305,980	65.17%
326	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	383	1	\$429	\$413	\$0	\$0	-\$4	-0.97%
327	REPUBLIC WESTERN INS CO	0.00%	291	1	\$72,537	\$72,537	\$0	\$3,255	\$2,155	2.97%
328	RESERVE NATIONAL INSURANCE COMPANY	0.17%	68	8,259	\$9,502,144	\$10,053,067	\$0	\$6,425,551	\$6,099,274	60.67%
329	RESOURCE LIFE INSURANCE COMPANY	0.01%	218	4,193	\$420,157	\$874,712	\$0	\$470,516	\$274,934	31.43%
330	RIVERSOURCE LIFE INSURANCE COMPANY	0.09%	93	5,754	\$5,384,668	\$5,384,472	\$0	\$2,620,531	\$3,594,791	66.76%
331	RLI INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	\$3,375	N/A
332	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	402	1	\$28	\$0	\$0	\$0	\$0	N/A
333	ROYAL INDEMNITY COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	-\$3	N/A
334	ROYAL NEIGHBORS OF AMERICA	0.25%	55	9,861	\$13,954,686	\$13,528,848	\$0	\$10,570,414	\$11,513,224	85.10%
335	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	298	146	\$57,252	\$57,252	\$0	\$49,318	\$49,318	86.14%
336	SAGICOR LIFE INSURANCE COMPANY	0.00%	348	3	\$5,533	\$5,507	\$0	\$0	\$0	0.00%
337	SCOR LIFE INSURANCE COMPANY	0.00%	336	13	\$12,398	\$12,398	\$0	\$42,971	\$1,283	10.35%
338	SEARS LIFE INSURANCE COMPANY	0.01%	197	7,086	\$794,458	\$717,224	\$0	\$335,253	\$329,631	45.96%
339	SECURIAN LIFE INSURANCE COMPANY	0.00%	326	72	\$17,904	\$16,271	\$0	\$9,171	\$9,471	58.21%
340	SECURITY BENEFIT LIFE INSURANCE CO	0.00%	308	314	\$35,291	\$35,291	\$0	\$72,264	\$72,846	206.42%
341	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	405	0	\$0	\$0	\$0	\$0	-\$1,114	N/A
342	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	202	937	\$635,137	\$635,083	\$0	\$459,655	\$459,655	72.38%
343	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	353	11	\$3,421	\$3,328	\$0	\$8,789	\$7,576	227.64%
344	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	310	2,680	\$31,093	\$49,731	\$0	\$28,489	\$28,689	57.69%
345	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	373	109	\$1,061	\$692	\$0	\$0	\$0	0.00%
346	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	302	528	\$43,439	\$25,987	\$0	\$0	\$28,282	108.83%
347	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	251	519	\$214,365	\$179,442	\$0	\$98,841	\$39,370	21.94%
348	SETTLERS LIFE INSURANCE COMPANY	0.00%	312	27	\$30,436	\$30,307	\$0	\$6,860	\$6,860	22.64%
349	SHELTER LIFE INSURANCE COMPANY	0.14%	72	2,764	\$8,016,149	\$8,011,077	\$0	\$7,454,405	\$6,442,163	80.42%
350	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	232	1,147	\$308,832	\$306,091	\$0	\$141,526	\$148,484	48.51%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
351	SIERRA HEALTH & LIFE INS CO INC	0.00%	267	424	\$118,463	\$87,619	\$0	\$20,848	\$59,231	67.60%
352	SILVERSCRIPT INSURANCE COMPANY	0.43%	36	18,489	\$24,231,191	\$24,231,191	\$0	\$19,258,427	\$17,853,098	73.68%
353	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	391	75	\$280	\$280	\$0	\$331	\$296	105.71%
354	SONS OF NORWAY	0.00%	399	1	\$37	\$38	\$0	\$0	\$0	0.00%
355	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	405	349	-\$6,623	\$44,273	\$0	\$47,008	\$20,274	45.79%
356	SOUTHERN SECURITY LIFE INS CO	0.00%	372	3	\$1,081	\$1,081	\$0	\$0	\$0	0.00%
357	STANDARD INSURANCE COMPANY	0.55%	30	893,959	\$31,041,548	\$30,987,791	\$0	\$22,042,163	\$31,287,668	100.97%
358	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.22%	57	8,950	\$12,395,944	\$12,956,295	\$0	\$10,461,385	\$10,015,177	77.30%
359	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.10%	92	40,163	\$5,417,890	\$5,415,672	\$0	\$3,840,610	\$3,934,490	72.65%
360	STARMOUNT LIFE INSURANCE COMPANY	0.00%	322	114	\$18,313	\$17,996	\$0	\$9,882	\$10,007	55.61%
361	STATE FARM MUTUAL AUTOMOBILE INS CO	0.56%	27	44,111	\$32,031,734	\$27,931,201	\$1,272	\$21,120,720	\$19,623,327	70.26%
362	STATE LIFE INSURANCE COMPANY	0.02%	186	373	\$971,514	\$960,748	\$0	\$79,224	\$338,861	35.27%
363	STATE MUTUAL INSURANCE COMPANY	0.04%	136	678	\$1,991,667	\$2,048,830	\$0	\$1,524,220	\$1,485,154	72.49%
364	STERLING INVESTORS LIFE INS CO	0.05%	118	4,294	\$2,777,028	\$2,563,100	\$0	\$629,120	\$730,479	28.50%
365	STERLING LIFE INSURANCE COMPANY	0.03%	137	762	\$1,961,505	\$1,939,521	\$0	\$1,341,944	\$1,181,137	60.90%
366	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	283	5,896	\$97,775	\$97,780	\$0	\$28,993	\$22,142	22.64%
367	STONEBRIDGE LIFE INSURANCE COMPANY	0.17%	67	131,062	\$9,596,100	\$9,644,820	\$0	\$5,458,255	\$6,267,961	64.99%
368	SUN LIFE ASSURANCE CO OF CANADA	0.20%	60	51,976	\$11,104,018	\$11,110,266	\$0	\$7,210,147	\$7,532,036	67.79%
369	SURETY LIFE INSURANCE COMPANY	0.00%	389	0	\$307	\$307	\$0	\$1,100	\$1,100	358.31%
370	SYMETRA LIFE INSURANCE COMPANY	0.06%	108	55,032	\$3,522,723	\$3,507,437	\$0	\$2,084,320	\$1,924,800	54.88%
371	TEACHERS INSURANCE & ANNUITY ASSOC OF AMER	0.02%	181	1,101	\$1,078,985	\$804,448	\$0	\$2,582,888	\$2,571,992	319.72%
372	THRIVENT FINANCIAL FOR LUTHERANS	0.21%	58	9,010	\$11,678,753	\$11,703,007	\$5,041	\$7,783,324	\$9,322,766	79.66%
373	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	244	165	\$255,131	\$184,146	\$0	\$15,709	\$15,709	8.53%
374	TIG INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$9,750	-\$6,275	N/A
375	TIME INSURANCE COMPANY	0.71%	20	26,787	\$40,498,971	\$40,606,500	\$0	\$25,057,348	\$26,270,395	64.70%
376	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	324	125	\$18,226	\$18,491	\$0	\$16,648	\$13,312	71.99%
377	TRANSAMERICA LIFE INSURANCE COMPANY	0.10%	88	17,396	\$5,927,554	\$5,918,867	\$0	\$3,087,971	\$3,652,911	61.72%
378	TRANSAMERICA OCCIDENTAL LIFE INSURANCE CO	0.06%	112	2,036	\$3,168,228	\$3,138,014	\$0	\$743,586	\$1,057,875	33.71%
379	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	405	0	\$0	\$0	\$0	\$0	-\$113,471	N/A
380	TRAVELERS INDEMNITY COMPANY	0.00%	405	0	\$0	\$0	\$0	\$590	-\$2,380	N/A
381	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.00%	303	4,969	\$43,415	\$43,415	\$0	\$55,454	\$55,454	127.73%
382	TRUSTMARK INSURANCE COMPANY	0.02%	163	2,067	\$1,341,034	\$1,326,697	\$0	\$877,243	\$312,241	23.54%
383	TRUSTMARK LIFE INSURANCE COMPANY	0.18%	63	16,754	\$10,126,677	\$9,650,723	\$0	\$17,560,727	\$17,931,609	185.81%
384	U S SPECIALTY INSURANCE COMPANY	0.00%	266	15	\$119,660	\$111,570	\$0	\$362,771	-\$210,087	-188.30%
385	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.56%	28	23,957	\$31,842,227	\$31,222,414	\$0	\$23,827,106	\$23,608,774	75.61%
386	UNIFIED LIFE INSURANCE COMPANY	0.04%	131	1,871	\$2,114,018	\$2,114,018	\$0	\$1,808,519	\$1,567,390	74.14%
387	UNIMERICA INSURANCE COMPANY	0.02%	191	20,560	\$902,920	\$922,025	\$0	\$336,872	\$339,020	36.77%
388	UNION BANKERS INSURANCE COMPANY	0.04%	133	1,057	\$2,049,245	\$2,095,302	\$0	\$1,609,652	\$1,535,301	73.27%
389	UNION CENTRAL LIFE INSURANCE CO	0.02%	188	888	\$966,678	\$983,026	\$0	\$379,867	\$517,146	52.61%
390	UNION FIDELITY LIFE INSURANCE CO	0.03%	156	17,831	\$1,477,490	\$1,457,370	\$0	\$843,184	\$824,317	56.56%
391	UNION LABOR LIFE INSURANCE COMPANY	0.01%	229	1,071	\$326,344	\$330,660	\$0	\$335,331	\$325,580	98.46%
392	UNION SECURITY INSURANCE COMPANY	0.60%	24	87,947	\$33,988,955	\$34,061,180	\$0	\$24,735,539	\$22,492,450	66.04%
393	UNITED AMERICAN INSURANCE COMPANY	0.46%	35	16,936	\$26,370,803	\$26,594,491	\$0	\$17,544,638	\$17,480,042	65.73%
394	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	198	923	\$693,215	\$681,224	\$0	\$348,970	\$346,005	50.79%
395	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.08%	102	16,781	\$4,495,862	\$4,495,862	\$0	\$3,284,846	\$3,295,846	73.31%
396	UNITED FAMILY LIFE INSURANCE CO	0.00%	392	16	\$201	\$202	\$0	\$0	\$0	0.00%
397	UNITED HEALTHCARE INSURANCE COMPANY	14.08%	2	493,500	\$800,259,867	\$800,268,293	\$0	\$644,753,264	\$657,537,648	82.16%
398	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	354	7	\$3,404	\$3,487	\$0	\$3,666	\$2,978	85.40%
399	UNITED HOME LIFE INSURANCE COMPANY	0.00%	375	3	\$892	\$886	\$0	\$50,000	\$49,934	5635.89%
400	UNITED INSURANCE COMPANY OF AMERICA	0.00%	277	772	\$105,923	\$106,579	\$0	\$25,208	\$29,995	28.14%
401	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	397	0	\$40	\$1	\$0	\$0	\$0	0.00%
402	UNITED LIFE INSURANCE COMPANY	0.00%	340	1,110	\$9,800	\$193,266	\$0	\$184,440	\$103,674	53.64%
403	UNITED NATIONAL LIFE INS CO OF AMERICA	0.00%	282	115	\$98,052	\$97,422	\$0	\$56,586	\$56,516	58.01%
404	UNITED OF OMAHA LIFE INS CO	0.14%	75	103,825	\$7,866,459	\$7,902,256	\$0	\$6,685,198	\$7,812,865	98.87%
405	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.01%	199	424	\$692,986	\$728,414	\$0	\$94,483	\$305,060	41.88%
406	UNITED STATES FIRE INSURANCE COMPANY	0.00%	255	3	\$186,739	\$186,739	\$0	\$13,643	\$116,613	62.45%
407	UNITED STATES LIFE INSURANCE CO NEW YORK	0.07%	105	4,841	\$3,865,078	\$3,865,410	\$0	\$3,454,287	\$3,529,340	91.31%
408	UNITED TEACHER ASSOCIATES INSURANCE CO	0.04%	125	1,678	\$2,378,805	\$2,298,449	\$0	\$2,175,705	\$2,017,075	87.76%
409	UNITED WISCONSIN INSURANCE COMPANY	0.00%	405	0	\$0	\$0	\$0	\$0	\$206,977	N/A
410	UNITED WORLD LIFE INSURANCE COMPANY	0.08%	101	5,153	\$4,541,553	\$3,514,959	\$0	\$2,562,981	\$2,888,498	82.18%
411	UNITY MUTUAL LIFE INS CO	0.00%	397	1	\$40	\$41	\$0	\$0	\$0	0.00%
412	UNIVERSAL GUARANTY LIFE INS CO	0.00%	364	9	\$2,663	\$2,663	\$0	\$8,496	\$8,496	319.04%
413	UNIVERSAL LIFE INSURANCE COMPANY THE	0.00%	359	282	\$2,905	\$0	\$0	\$0	\$26,896	N/A
414	UNIVERSAL UNDERWRITERS LIFE INS CO	0.00%	245	3,254	\$242,014	\$513,192	\$0	\$238,934	\$126,560	24.66%
415	UNUM LIFE INS CO OF AMERICA	0.98%	14	295,407	\$55,595,720	\$56,027,707	\$0	\$43,312,680	\$54,070,554	96.51%
416	USAA LIFE INSURANCE COMPANY	0.03%	150	978	\$1,553,122	\$1,549,476	\$0	\$1,012,459	\$1,014,413	65.47%
417	USABLE LIFE	0.00%	261	225	\$156,072	\$156,072	\$0	\$24,959	\$0	0.00%
418	VALLEY FORGE LIFE INSURANCE COMPANY	0.01%	225	255	\$379,990	\$378,327	\$0	\$79,373	\$107,992	28.54%
419	VETERANS LIFE INS CO	0.00%	252	2,261	\$208,809	\$212,797	\$0	\$9,917	\$7,573	3.56%
420	VISION BENEFITS OF AMERICA	0.04%	127	56,048	\$2,209,537	\$2,209,537	\$0	\$1,782,052	\$1,782,052	80.65%



**2006 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
421	VISION SERVICE PLAN INSURANCE COMPANY	0.43%	37	321,534	\$24,166,774	\$24,166,774	\$0	\$19,826,586	\$20,034,782	82.90%
422	VOYAGER PROPERTY & CASUALTY INSURANCE CO	0.00%	339	11	\$9,911	\$10,096	\$0	\$0	\$428	4.24%
423	WASHINGTON NATIONAL INSURANCE CO	0.10%	87	18,933	\$5,934,488	\$6,234,703	\$0	\$5,153,741	\$4,934,323	79.14%
424	WELLCARE PRESCRIPTION INSURANCE INC	0.53%	31	25,972	\$30,118,253	\$29,997,246	\$0	\$19,520,985	\$24,328,774	81.10%
425	WEST COAST LIFE INSURANCE COMPANY	0.00%	378	1	\$741	\$743	\$0	\$120	\$45	6.06%
426	WESTERN AND SOUTHERN LIFE INS CO	0.02%	179	2,673	\$1,110,419	\$1,110,814	\$0	\$554,467	\$520,197	46.83%
427	WESTWARD LIFE INSURANCE COMPANY	0.00%	342	4	\$9,371	\$9,550	\$0	\$0	\$30	0.31%
428	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	376	7	\$863	\$863	\$0	\$0	\$0	0.00%
429	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.00%	300	164	\$48,232	\$52,938	\$2,613	\$6,090	\$6,317	11.93%
430	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	400	1	\$35	\$35	\$0	\$0	\$0	0.00%
431	WORLD CORP INSURANCE COMPANY	0.00%	369	1	\$1,535	\$1,564	\$0	\$0	\$0	0.00%
432	WORLD INSURANCE COMPANY	0.04%	124	1,646	\$2,549,855	\$2,570,011	\$0	\$1,689,922	\$1,709,124	66.50%
433	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	405	395	-\$3,086	\$215,090	\$0	\$214,325	\$54,352	25.27%
434	ZALE LIFE INSURANCE COMPANY	0.00%	307	2,732	\$36,828	\$36,828	\$0	\$4,714	\$3,100	8.42%
435	ZURICH AMERICAN INSURANCE COMPANY	0.47%	34	79,309	\$26,461,890	\$26,243,904	\$0	\$11,642,091	\$15,762,790	60.06%
TOTAL		100.00%		25,119,992	\$5,683,228,528	\$5,707,913,162	\$1,836,464	\$4,303,077,736	\$4,449,351,409	77.95%



**LIFE, ACCIDENT & HEALTH  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
36404	21ST CENTURY CASUALTY COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
12963	21ST CENTURY INSURANCE COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-704-3700
77879	5 STAR LIFE INSURANCE COMPANY	909 N WASHINGTON ST	ALEXANDRIA	VA	22314	215-443-3600
71854	AAA LIFE INS CO	17250 NEWBURGH RD STE 100	LIVONIA	MI	48152	734-779-2600
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2000
60038	ACACIA LIFE INSURANCE CO	5900 O STREET	LINCOLN	NE	68510	301-280-1000
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
11711	ACCESS INSURANCE COMPANY	PO BOX 250069	ATLANTA	GA	30341	770-234-3600
12304	ACCIDENT FUND GENERAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
10166	ACCIDENT FUND INSURANCE CO OF AMERICA	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
12305	ACCIDENT FUND NATIONAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48933	517-342-4200
26379	ACCREDITED SURETY AND CASUALTY CO INC	PO BOX 2067	WINTER PARK	FL	32790-2067	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
60348	ACE LIFE INSURANCE COMPANY	2 STAMFORD PL 281 TERSER BL	STAMFORD	CT	06901-3264	203-352-6602
20699	ACE PROPERTY AND CASUALTY INSURANCE CO	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	972-702-9004
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	860-224-2000
14184	ACUITY A MUTUAL INSURANCE COMPANY	2800 SOUTH TAYLOR DR	SHEBOYGAN	WI	53081-8470	920-458-9131
10324	ADDISON INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5700
44318	ADMIRAL INDEMNITY COMPANY	1255 CALDWELL RD	CHERRY HILL	NJ	08034	856-429-9200
71390	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	PO BOX 30416	LANSING	MI	48909-7916	517-349-6000
33987	ADVANTA INSURANCE COMPANY	PO BOX 429	SPRING HOUSE	PA	19477-0429	877-250-6245
40517	ADVANTAGE WORKERS COMPENSATION INS CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
60054	AETNA LIFE INSURANCE COMPANY	151 FARMINGTON AVE	HARTFORD	CT	06156-9154	860-273-0123
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42609	AFFIRMATIVE INSURANCE COMPANY	PO BOX 9030	ADDISON	TX	75001	205-972-1675
97780	AGC LIFE INSURANCE COMPANY	458N AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
60232	AGL LIFE ASSURANCE COMPANY	610 W GERMANTOWN PIKE STE 460	PLYMOUTH MEETIN	PA	19462	484-530-4800
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTH PARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
70432	AIG ANNUITY INSURANCE COMPANY	2929 ALLEN PRKWAY L4-01	HOUSTON	TX	77019	806-345-7400
19402	AIG CASUALTY COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
34789	AIG CENTENNIAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
66842	AIG LIFE INSURANCE COMPANY	PO BOX 4868	HOUSTON	TX	77210-4868	713-522-1111
20796	AIG PREMIER INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
60941	AIG SUNAMERICA LIFE ASSURANCE COMPANY	21650 OXNARD ST MS 6-13	WOODLAND HILLS	CA	91367	818-251-4780
19399	AIU INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
79049	ALFA LIFE INSURANCE CORPORATION	PO BOX 11000	MONTGOMERY	AL	36191-0001	334-288-3900
12188	ALFA VISION INSURANCE CORPORATION	2108 EAST S BLVD	MONTGOMERY	AL	36116-2015	334-288-3900
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
20273	ALLIANCE ASSURANCE CO OF AMERICA	325 DONALD J LYNCH BLVD	MARLBOROUGH	MA	01752-4729	508-303-1000
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2350 EMPIRE AVE	BURBANK	CA	91510-3350	
90611	ALLIANZ LIFE INS CO OF NORTH AMERICA	PO BOX 1344	MINNEAPOLIS	MN	55440-1344	763-765-6500
64190	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	ONE CHASE MANHATTAN PLAZA, 37TH F	NEW YORK	NY	10005-1423	212-586-7733
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	515-280-4211
41840	ALLMERICA FINANCIAL BENEFIT INS CO	645 W GRAND RIVER AVE	HOWELL	MI	48843	508-853-7200
70866	ALLSTATE ASSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
29688	ALLSTATE FIRE AND CASUALTY INSURANCE CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19240	ALLSTATE INDEMNITY COMPANY	2775 SANDERS RD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	2775 SANDERS ROAD STE A5	NORTHBROOK	IL	60062-6127	847-402-5000
60186	ALLSTATE LIFE INSURANCE COMPANY	3075 SANDERS ROAD SUITE H1A	NORTHBROOK	IL	60062-7172	847-402-5000
70874	ALLSTATE LIFE INSURANCE CO OF NEW YORK	3075 SANDERS RD, STE. G2B	NORTHBROOK	IL	60062	516-451-5300
17230	ALLSTATE PROPERTY & CASUALTY INS CO	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 223687	DALLAS	TX	75243	972-690-5500
67369	ALTA HEALTH & LIFE INSURANCE COMPANY	8515 EAST ORCHARD ROAD	GREENWOOD VILLA	CO	80111	303-737-3000
60208	AMALGAMATED LIFE & HEALTH INS CO	333 S ASHLAND BLVD	CHICAGO	IL	60607-2703	212-539-5000
60216	AMALGAMATED LIFE INSURANCE COMPANY	730 BROADWAY	NEW YORK	NY	10003	212-539-5000
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	515-280-4211
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
12548	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	7101 82ND STREET	LUBBOCK	TX	79424	806-473-0333
10103	AMERICAN AGRICULTURAL INSURANCE CO	1501 E WOODFIELD RD STE 300W	SCHAUMBURG	IL	60173-5422	847-969-2900
19720	AMERICAN ALTERNATIVE INS CORPORATION	555 COLLEGE RD EAST PLZ 2	PRINCETON	NJ	08543-5241	609-243-4200
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	3333 WARRENVILLE ROAD 4TH FL	LISLE	IL	60532	630-521-0600
68594	AMERICAN AMICABLE LIFE INS CO TX	PO BOX 2549	WACO	TX	76702-2549	254-297-2777
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVATO	CA	94998-2000	415-899-2000
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
60275	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
40789	AMERICAN BUSN & PERSONAL INS MUTUAL INC	307 N MICHIGAN AVE	CHICAGO	IL	60601-5499	312-346-8100
60291	AMERICAN CAPITOL INSURANCE COMPANY	P O BOX 42814	HOUSTON	TX	77042	713-974-2242
20427	AMERICAN CASUALTY CO OF READING PA	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE ROAD	WILMINGTON	DE	19810	302-479-2100
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
19941	AMERICAN COMMERCE INSURANCE COMPANY	211 MAIN ST	WEBSTER	MA	43218-2579	508-922-8276



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
60305	AMERICAN COMMUNITY MUTUAL INSURANCE CO	39201 SEVEN MILE ROAD	LIVONIA	MI	48152-1094	423-755-1011
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDALE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	310-649-0990
94439	AMERICAN CREDITORS LIFE INS CO	PO BOX 17748	IRVINE	CA	92623-7748	949-474-7600
16802	AMERICAN DEPOSIT INSURANCE COMPANY	PO BOX 105805	ATLANTA	GA	30348-5805	678-627-6000
19690	AMERICAN ECONOMY INSURANCE COMPANY	PO BOX 34990 BLAKE FULTON	SEATTLE	WA	98124-1990	206-545-5000
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
92738	AMERICAN EQUITY INVESTMENT LIFE INS CO	PO BOX 71216	DES MOINES	IA	50325	515-221-0002
10819	AMERICAN EQUITY SPECIALTY INSURANCE CO	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4100
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7200
60380	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	1932 WYNNTON ROAD	COLUMBUS	GA	31999-9035	706-323-3431
60399	AMERICAN FAMILY LIFE INSURANCE COMPANY	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
10170	AMERICAN FEDERATED INSURANCE COMPANY	PO BOX 321422	FLOWOOD	MS	39232	601-992-6886
98736	AMERICAN FEDERATED LIFE INSURANCE COMPANY	PO BOX 321422	FLOWOOD	MS	39232	601-992-6886
60410	AMERICAN FIDELITY ASSURANCE COMPANY	2000 N CLASSEN BLVD	OKLAHOMA CITY	OK	73106-6092	405-523-2000
60429	AMERICAN FIDELITY LIFE INSURANCE CO	4060 BARRANCAS AVENUE	PENSACOLA	FL	32507	850-456-7401
69337	AMERICAN FINANCIAL SECURITY LIFE INS C	1750 ELM ST SUITE 200	MANCHESTER	NH	03104	816-471-2241
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
68373	AMERICAN GENERAL ASSURANCE COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60195-4793	847-517-6000
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
66672	AMERICAN GENERAL LIFE & ACCIDENT INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
60488	AMERICAN GENERAL LIFE INSURANCE CO	PO BOX 4868	HOUSTON	TX	77210-4868	713-522-1111
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LN, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-605-6000
43494	AMERICAN HALLMARK INS COMPANY OF TEXAS	777 MAIN ST STE 1000	FORT WORTH	TX	76102	800-866-0047
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211
60518	AMERICAN HEALTH AND LIFE INSURANCE CO	PO BOX 2548	FORT WORTH	TX	76113	
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	1888 CENTURY PRK E 8 FL	LOS ANGELES	CA	90067-1712	310-551-5900
60534	AMERICAN HERITAGE LIFE INSURANCE CO	1776 AMER HERITAGE LIFE	JACKSONVILLE	FL	32224	904-992-1776
19380	AMERICAN HOME ASSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
60542	AMERICAN HOME LIFE INSURANCE CO	PO BOX 1497	TOPEKA	KS	66602	785-235-6276
60577	AMERICAN INCOME LIFE INSURANCE CO	P O BOX 2608	WACO	TX	76797	254-761-6400
81949	AMERICAN INSURANCE CO OF TEXAS	801 CHERRY ST UNIT 33	FORT WORTH	TX	76102	817-878-3300
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NOVATO	CA	94998	415-899-2000
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
60607	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	PO BOX 727 WALL ST STATION	NEW YORK	NY	10268	212-770-7000
40258	AMERICAN INTERNATIONAL SOUTH INS CO	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	617-578-2000
60631	AMERICAN INVESTORS LIFE INS CO	PO BOX 2039	TOPEKA	KS	66601-2039	785-232-6945
60674	AMERICAN LIFE & HEALTH INS CO	3200 HIGHLAND AVE 3RD FL	DOWNERS GROVE	IL	60515	
60704	AMERICAN LIFE INSURANCE CO OF NEW YORK	9920 CORPORATE CAMPUS DR, STE 1000	LOUISVILLE	KY	40223	502-587-3821
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630-232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
81213	AMERICAN MATURITY LIFE INSURANCE CO	PO BOX 2999	HARTFORD	CT	06104-2999	860-547-5000
81418	AMERICAN MEDICAL AND LIFE INS CO	35 BROADWAY	HICKSVILLE	NY	11801	516-822-8700
97179	AMERICAN MEDICAL SECURITY LIFE INS CO	PO BOX 19032	GREEN BAY	WI	54307-9032	414-226-6300
67989	AMERICAN MEMORIAL LIFE INSURANCE CO	PO BOX 2730, 440 MT RUSHMORE RD	RAPID CITY	SD	57709-2730	605-719-0999
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 728847	OKLAHOMA CITY	OK	73172-8847	405-621-6585
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7000
65811	AMERICAN MODERN LIFE INS CO	PO BOX 5323	CINCINNATI	OH	45201-5323	317-573-4884
38652	AMERICAN MODERN SELECT INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
22918	AMERICAN MOTORISTS INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
39942	AMERICAN NATIONAL GENERAL INSURANCE CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
60739	AMERICAN NATIONAL INSURANCE COMPANY	ONE MOODY PLAZA	GALVESTON	TX	77550-7999	409-763-4661
71773	AMERICAN NATIONAL LIFE INS CO OF TEXAS	ONE MOODY PLAZA	GALVESTON	TX	77550	409-763-4661
28401	AMERICAN NATIONAL PROPERTY & CASUALTY CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
81078	AMERICAN NETWORK INSURANCE COMPANY	3440 LEHIGH ST	ALLENTOWN	PA	18103	610-965-2222
60763	AMERICAN PIONEER LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	407-995-8000
37001	AMERICAN PREMIER INSURANCE COMPANY	PO BOX 10508	ATLANTA	GA	30348-5805	678-627-6000
80624	AMERICAN PROGRESSIVE LIFE AND HEALTH INS N	PO BOX 958465	LAKE MARY	FL	32795-8465	407-995-8000
60801	AMERICAN PUBLIC LIFE INSURANCE COMPANY	PO BOX 925	JACKSON	MS	39205-0925	601-936-6600
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8666
67679	AMERICAN REPUBLIC CORP INSURANCE COMPANY	P.O. BOX 3160	OMAHA	NE	68103-0160	402-496-8000
60836	AMERICAN REPUBLIC INSURANCE COMPANY	PO BOX 1	DES MOINES	IA	50334-0001	515-245-2000
88366	AMERICAN RETIREMENT LIFE INSURANCE CO	PO BOX 5420	CINCINNATI	OH	45201-5420	605-719-0999
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE CO	100 GALLERIA PARKWAY S.E. STE 800	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE SE	ATLANTA	GA	30339-2210	770-763-1000
17965	AMERICAN SENTINEL INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-540-0600
42897	AMERICAN SERVICE INSURANCE COMPANY	150 NORTHWEST POINT BLVD	ELK GROVE VILLA	IL	60007-7986	847-472-6700
86630	AMERICAN SKANDIA LIFE ASSURANCE CORP	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102	212-390-5200
41998	AMERICAN SOUTHERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	31139-0030	404-266-9599
84697	AMERICAN SPECIALTY HEALTH INSURANCE CO	777 FRONT STREET	SAN DIEGO	CA	92101	619-578-2000
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185	206-545-5000
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
40800	AMERICAN STERLING INSURANCE COMPANY	27422 PORTOLA PKWY	FOOTHILL RANCH	CA	92610	949-616-1033



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
19623	AMERICAN SUMMIT INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, SUITE 200	INDIANAPOLIS	IN	46268	317-875-8700
92649	AMERICAN UNDERWRITERS LIFE INSURANCE CO	1035 S 183RD ST W	GODDARD	KS	67052	316-794-2200
60895	AMERICAN UNITED LIFE INSURANCE CO	PO BOX 368	INDIANAPOLIS	IN	46206-0368	317-285-1877
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 1990	NEW ORLEANS	LA	70130	504-528-9555
61999	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
94471	AMERICOM LIFE & ANNUITY INSURANCE COMPANY	1001 FLEET STREET	BALTIMORE	MD	21202	410-895-0100
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	215-564-6600
12504	AMERIPRISE INSURANCE COMPANY	3900 PACKERLAND DR	DE PERE	WI	54115	920-330-5100
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
61301	AMERITAS LIFE INSURANCE CORP	P O BOX 81889	LINCOLN	NE	68501-9981	402-467-1122
97977	AMERITAS VARIABLE LIFE INS CO	PO BOX 82550	LINCOLN	NE	68501	402-467-1122
61689	AMERUS LIFE INSURANCE COMPANY	611 FIFTH AVE	DES MOINES	IA	50309	515-283-2371
27928	AMEX ASSURANCE COMPANY	3500 PACKERLAND DRIVE	DE PERE	WI	54115	920-330-5100
42390	AMGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
72222	AMICA LIFE INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-9975	401-334-6000
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401-334-6000
62421	ANNUITY & LIFE REASSURANCE AMERICA INC	124 PALISADO AVENUE	WINDSOR	CT	06095	860-285-8252
93661	ANNUITY INVESTORS LIFE INSURANCE CO	PO BOX 5423	CINCINNATI	OH	45201-5423	513-357-3300
10984	ANSUR AMERICA INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	
28207	ANTHEM INSURANCE COMPANIES INC	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204-4902	317-488-6000
61069	ANTHEM LIFE INSURANCE COMPANY	PO BOX 182361	COLUMBUS	OH	43218-2361	614-436-0688
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
11150	ARCH INSURANCE COMPANY	ONE LIBERTY PLAZA 53RD FL	NEW YORK	NY	10006	816-531-7668
10348	ARCH REINSURANCE COMPANY	360 MT KEMBLE AVENUE, PO BOX 1988	MORRISTOWN	NJ	07962-1988	973-898-9575
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLC STE 500	SAN ANTONIO	TX	78216	210-321-8400
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD ROAD	MENLO PARK	CA	94025	210-321-8400
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913-727-5500
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
30180	ASSURED GUARANTY CORP	1325 AVE OF AMERICAS	NEW YORK	NY	10019	212-974-0100
56499	ASSURED LIFE ASSOCIATION	9777 S YOSEMITE ST., SUITE 200	LONE TREE	CO	80124	303-792-9777
71439	ASSURITY LIFE INSURANCE COMPANY	PO BOX 82553	LINCOLN	NE	68501-2553	402-437-3434
41769	ATHENA ASSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
21792	ATLANTA CASUALTY COMPANY	PO BOX 10580	ATLANTA	GA	30348-5805	678-627-6000
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	678-512-2400
61093	ATLANTA LIFE INSURANCE COMPANY	100 AUBURN AVENUE NE	ATLANTA	GA	30303	404-659-2100
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 105805	ATLANTA	GA	30348-5805	678-627-6000
22209	ATLANTIC INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	972-650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	100 WALL STREET 28TH FL	NEW YORK	NY	10005-3743	212-943-1800
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
25422	ATRIADUS TRADE CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5501
61182	AURORA NATIONAL LIFE ASSURANCE CO	27201 TOURNEY RD, SUITE 225	VALENCIA	CA	91355	860-513-6090
13412	AUSTIN MUTUAL INSURANCE COMPANY	PO BOX 401	MINNEAPOLIS	MN	55440-0401	612-378-8600
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
84522	AUTO CLUB LIFE INS CO	17250 NEWBURGH RD STE 100	LIVONIA	MI	48152	313-336-1234
18988	AUTO OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
61190	AUTO OWNERS LIFE INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
15512	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301-694-5700
62898	AVIVA LIFE INSURANCE COMPANY	BATTERYMARCH PK BLDGIII, 3 PINE HILL	QUINCY	MA	02169-7472	402-496-8000
10792	AVOMARK INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
29530	AXA ART INSURANCE CORPORATION	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8421
68365	AXA CORPORATE SOLUTIONS LIFE REINS CO	1290 AVE OF AMERICAS	NEW YORK	NY	10104	212-314-4167
62944	AXA EQUITABLE LIFE INSURANCE COMPANY	1290 AVE OF AMERICAS 11TH FL	NY	NY	10104	212-554-1234
33022	AXA INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-493-9300
62880	AXA LIFE AND ANNUITY COMPANY	1290 AVE OF AMER 11TH FL	NEW YORK	NY	10104	704-341-7000
11835	AXA RE AMERICA INSURANCE COMPANY	17 STATE STREET	NEW YORK	NY	10005	212-493-9300
16187	AXA RE PROPERTY AND CASUALTY INSURANCE CO	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9300
37273	AXIS INSURANCE COMPANY	11680 GREAT OAKS WAY ST 500	ALPHARETTA	GA	30022	678-746-9400
20370	AXIS REINSURANCE COMPANY	11680 GREAT OAKS WAY, SUITE 500	ALPHARETTA	GA	30022	678-746-9400
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
68160	BALBOA LIFE INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
61212	BALTIMORE LIFE INS CO THE	PO BOX 1050	OWINGS MILLS	MD	21117-6050	410-581-6600
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
61239	BANKERS FIDELITY LIFE INSURANCE CO	PO BOX 105185	ATLANTA	GA	30348-5185	404-266-5580
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	727-823-4000
61263	BANKERS LIFE AND CASUALTY COMPANY	222 MERCHANDISE M PL	CHICAGO	IL	60654	312-396-6000
81043	BANKERS LIFE INSURANCE COMPANY	360 CENTRAL AVE	ST PETERSBURG	FL	33701-3857	727-823-4000
71013	BANKERS RESERVE LIFE INS CO OF WISCONSIN	7711 CARONDELET AVE	ST LOUIS	MO	63105	314-725-4477
20591	BANKERS STANDARD FIRE & MARINE CO	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-1000
94250	BANNER LIFE INS CO	1701 RESEARCH BLVD	ROCKVILLE	MD	20850	301-279-4800
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	2 MID AMERI CA PLAZA SUITE 200	OAKBROOK TERRAC	IL	60181-4712	312-951-7700
80985	BCS LIFE INSURANCE COMPANY	2 MID AMERICA PLAZA SUITE 200	OAKBROOK TERRAC	IL	60181-4712	630-472-7700



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
37540	BEAZLEY INSURANCE COMPANY INC	20 STANFORD DR	FARMINGTON	CT	06032	402-342-3326
41394	BENCHMARK INSURANCE COMPANY	6405 METCALF AVE STE 400	OVERLAND PARK	KS	66202	
61395	BENEFICIAL LIFE INSURANCE COMPANY	36 S STATE ST	SALT LAKE CITY	UT	84136-0001	801-933-1100
69752	BENICORP INSURANCE COMPANY	PO BOX 68917	INDIANAPOLIS	IN	46268-0917	317-290-1205
29580	BERKLEY REGIONAL INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	203-629-2880
62345	BERKSHIRE HATHAWAY LIFE INS CO OF NE	3024 HARNEY STREET	OMAHA	NE	68131	402-536-3000
71714	BERKSHIRE LIFE INS COMPANY OF AMERICA	7 HANNOVER SQ 17M	NEW YORK	NY	10004-2616	413-395-4224
90638	BEST LIFE AND HEALTH INSURANCE COMPANY	PO BOX 19721	IRVINE	CA	92713-9721	949-253-4080
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-732-0409
47171	BLUE CROSS & BLUE SHIELD OF KANSAS CITY	P O BOX 419169	KANSAS CITY	MO	64141-6169	816-395-2222
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	860-651-1065
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	630-495-9380
61476	BOSTON MUTUAL LIFE INSURANCE COMPANY	120 ROYALL ST	CANTON	MA	02021-1028	781-828-7000
19658	BRISTOL WEST INSURANCE COMPANY	5990 WEST CREEK ROAD	INDEPENDENCE	OH	44131-2190	847-320-2000
74900	BROKERS NATIONAL LIFE ASSURANCE COMPANY	PO BOX 92529	AUSTIN	TX	78709-2529	512-383-0220
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
93432	C M LIFE INSURANCE COMPANY	1295 STATE ST	SPRINGFIELD	MA	01111-0001	860-987-6500
27464	CALIFORNIA CASUALTY & FIRE INS CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
35955	CALIFORNIA CASUALTY GENERAL INS CO OF OR	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
81000	CAMBRIDGE LIFE INSURANCE COMPANY	3200 HIGHLAND AVE 3RD FL	DOWNERS GROVE	IL	60515	949-380-0233
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 E MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
80659	CANADA LIFE ASSURANCE COMPANY	8525 E ORCHARD ROAD 2T3	GREENWOOD VILLA	CO	80111	770-953-1959
81060	CANADA LIFE INSURANCE CO OF AMERICA	8525 E ORCHARD ROAD 2T3	GREENWOOD VILLA	CO	80111	303-737-3000
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803-731-7728
20877	CAPITAL MARKETS ASSURANCE CORPORATION	113 KING STREET	ARMONK	NY	10504	914-273-4545
61573	CAPITAL RESERVE LIFE INSURANCE CO	PO BOX 896	JEFFERSON CITY	MO	65102-0896	573-636-3913
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-829-4200
61581	CAPITOL LIFE INSURANCE COMPANY	PO BOX 1200	DENVER	CO	80201-1200	303-237-9303
21075	CARDIF PROPERTY AND CASUALTY INS COMPANY	14000 SW 119TH AVE	MIAMI	FL	33186	305-234-1771
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8144
11997	CATERPILLAR LIFE INSURANCE COMPANY	2120 WEST END AVE, PO BOX 340001	NASHVILLE	TN	37203	
56022	CATHOLIC FAMILY LIFE INSURANCE	P O BOX 11563	SHOREWOOD	WI	53211	414-961-0500
57479	CATHOLIC FRATERNAL LIFE	2021 MASCOUTAH AVE	BELLEVILLE	IL	62222	618-233-0286
56030	CATHOLIC KNIGHTS	1100 WEST WELLS ST	MILWAUKEE	WI	53233-2316	414-273-6266
57487	CATHOLIC ORDER OF FORESTERS	PO BOX 3012	NAPERVILLE	IL	60566-7012	630-983-4900
19518	CATLIN INSURANCE COMPANY INC	400 POYDRAS ST SUITE 2620	NEW ORLEANS	LA	70130	404-846-9690
80799	CELTIC INSURANCE COMPANY	233 S WACKER DR STE 700	CHICAGO	IL	60606-6393	312-332-5401
19909	CENTENNIAL INSURANCE COMPANY	100 WALL STREET 28TH FL	NEW YORK	NY	10005-3743	212-943-1800
63541	CENTRAL BENEFITS NATIONAL LIFE INS CO	PO BOX 16526	COLUMBUS	OH	43216	614-797-5200
61727	CENTRAL RESERVE LIFE INSURANCE COMPANY	PO BOX 29190	SHAWNEE MISSION	KS	66201-9190	440-572-2400
61735	CENTRAL SECURITY LIFE INSURANCE CO	PO BOX 833879	RICHARDSON	TX	75081	972-699-2770
61751	CENTRAL STATES HEALTH & LIFE COMPANY	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
61883	CENTRAL UNITED LIFE INSURANCE CO	10700 NORTHWEST FREEWAY, 3RD FL	HOUSTON	TX	77092	713-529-0045
34649	CENTRE INSURANCE COMPANY	105 E 17TH ST 1ST FL	NEW YORK	NY	10003-2105	212-859-2726
80896	CENTRE LIFE INSURANCE COMPANY	105 E 17TH STREET 1ST FLOOR	NEW YORK	NY	10003	212-859-2600
42765	CENTURION CASUALTY COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-243-2131
62383	CENTURION LIFE INSURANCE COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-557-2131
94447	CENTURY LIFE ASSURANCE COMPANY	PO BOX 44130	JACKSONVILLE	FL	32231-4130	405-218-4612
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
61808	CHARTER NATIONAL LIFE INSURANCE CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
63207	CHASE INSURANCE LIFE AND ANNUITY COMPANY	PO BOX 2606	BIRMINGHAM	AL	35202	847-874-4000
70661	CHASE INSURANCE LIFE COMPANY	PO BOX 2606	BIRMINGHAM	AL	35202	847-874-4000
67164	CHASE LIFE & ANNUITY COMPANY	PO BOX 2606	BIRMINGHAM	AL	35202	302-634-1453
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHT	MI	48310	954-429-2400
61824	CHEROKEE NATIONAL LIFE INSURANCE CO	PO BOX 6097	MACON	GA	31213-1399	478-477-0400
61832	CHESAPEAKE LIFE INSURANCE COMPANY THE	PO BOX 548801	OKLAHOMA CITY	OK	73154-8801	405-848-0179
22810	CHICAGO INSURANCE COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
61859	CHRISTIAN FIDELITY LIFE INSURANCE CO	2721 NORTH CENTRAL AVE	PHOENIX	AZ	85004	602-263-6666
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212-612-4000
10052	CHUBB NATIONAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	908-903-2000
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1800
61875	CHURCH LIFE INSURANCE CORPORATION	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
71463	CICA LIFE INSURANCE COMPANY OF AMERICA	PO BOX 149151	AUSTIN	TX	78752	512-837-7100
25771	CIFG ASSURANCE NORTH AMERICA INC	825 3RD AVE 6TH FL	NEW YORK	NY	10022	212-480-0680
64548	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	TWO LIBERTY PL, TL18A, 1601 CHESTNU	PHILADELPHIA	PA	19192	215-761-1000
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2000



LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
76236	CINCINNATI LIFE INSURANCE COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
11665	CITIZENS INSURANCE COMPANY	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 W GRAND RIVER AVE	HOWELL	MI	48843	517-546-2160
61921	CITIZENS SECURITY LIFE INS CO	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
20532	CLARENDON NATIONAL INS CO	7 TIMES SQUARE	NEW YORK	NY	10036	212-805-9700
25070	CLEARWATER INSURANCE COMPANY	300 FIRST STAMFORD PLC	STAMFORD	CT	06902	212-978-4700
33480	CLERMONT INSURANCE COMPANY	1255 CALDWELL ROAD, PO BOX 5725	CHERRY HILL	NJ	08034	608-238-5851
29114	CMG MORTGAGE ASSURANCE COMPANY	5910 MINERAL PT RD	MADISON	WI	53705	608-238-5851
40266	CMG MORTGAGE INSURANCE COMPANY	120 SOUTH CENTRAL AVE.	CLAYTON	MO	63105	516-451-5300
30112	CNL/INSURANCE AMERICA INC	PO BOX 6097	MACON	GA	31208-6097	912-471-9850
34347	COLONIAL AMERICAN CASUALTY AND SURETY CO	1400 AMER LN TW 1 19TH FL	SCHAUMBURG	IL	60196	847-605-6000
62049	COLONIAL LIFE & ACCIDENT INS CO	PO BOX 1365	COLUMBIA	SC	29202	803-798-7000
62065	COLONIAL PENN LIFE INSURANCE COMPANY	399 MARKET STREET	PHILADELPHIA	PA	19106	215-928-8000
10758	COLONIAL SURETY COMPANY	50 CHESTNUT RIDGE RD	MONTVALE	NJ	07645	201-573-8788
84786	COLORADO BANKERS LIFE INS CO	5990 GREENWOOD PLAZA BLVD	ENGLEWOOD	CO	80111	303-220-8500
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 173636	ENGLEWOOD	CO	80217-3636	303-566-4800
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE COMPANY	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	402-330-5600
77720	COLUMBIA UNIVERSAL LIFE INS CO	4020 EAST INDIAN SCHOOL RD, SUITE A	PHOENIX	AZ	85018	602-778-5011
76023	COLUMBIAN LIFE INSURANCE COMPANY	VESTAL PKWY E PO BOX 1381	BINGHAMTON	NY	13902	607-724-2472
62103	COLUMBIAN MUTUAL LIFE INSURANCE CO	VESTAL PKWY E PO BOX 1381	BINGHAMTON	NY	13902	607-724-2472
99937	COLUMBUS LIFE INSURANCE COMPANY	400 E 4TH ST	CINCINNATI	OH	45202-3302	513-361-6700
62146	COMBINED INSURANCE CO OF AMERICA	1000 N MILWAUKEE AVE	GLENVIEW	IL	60025	312-381-1000
19410	COMMERCE AND INDUSTRY INSURANCE CO	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	702-838-8223
21296	COMMERCIAL GUARANTY CASUALTY INS CO	385 WASHINGTON ST	ST PAUL	MN	55102	972-650-2800
18732	COMMERCIAL LOAN INS CORPORATION	3003 OAK RD	WALNUT CREEK	CA	94597	800-288-1970
81426	COMMERCIAL TRAVELERS MUTUAL INS CO	70 GENESEE ST	UTICA	NY	13502-3502	212-612-4000
84824	COMMONWEALTH ANNUITY AND LIFE INS CO	132 TURNPIKE ROAD STE 210	SOUTHBOROUGH	MA	01772	508-460-2400
10220	COMMONWEALTH INS CO OF AMERICA	PO BOX 34069	SEATTLE	WA	98124	206-682-6670
92681	COMMUNITY HEALTH PLAN INSURANCE CO	137 N BELT HIGHWAY	ST JOSEPH	MO	64506	816-271-1247
10794	COMPANION COMMERCIAL INSURANCE COMPANY	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
77828	COMPANION LIFE INSURANCE COMPANY	PO BOX 100102	COLUMBIA	SC	29202	803-735-1251
12157	COMPANION PROPERTY AND CASUALTY INS CO	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
60984	COMPBENEFITS INSURANCE COMPANY	100 MANSELL COURT E STE 400	ROSSELL	GA	30076	770-998-8936
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
73504	CONGRESS LIFE INSURANCE COMPANY	2500 WEST FIELD DR	ELGIN	IL	60123	414-765-3235
62308	CONNECTICUT GENERAL LIFE INS CO	TWO LIBERTY PL, TL18A, 1601 CHESTNU	PHILADELPHIA	PA	19192	860-226-6000
24961	CONNIE LEE INS COMPANY	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-668-0340
78174	CONSECO HEALTH INSURANCE COMPANY	11815 N PENNSYLVANIA ST	CARMEL	IN	46032	317-817-4300
60682	CONSECO INSURANCE COMPANY	11815 N PENNSYLVANIA STREET	CARMEL	IN	46032	317-817-4000
65900	CONSECO LIFE INSURANCE CO	11815 N PENNSYLVANIA STREET	CARMEL	IN	46032	317-817-6400
76325	CONSECO SENIOR HEALTH INSURANCE COMPANY	11815 N PENNSYLVANIA ST	CARMEL	IN	46032-4911	317-817-3700
32190	CONSTITUTION INSURANCE COMPANY	1345 AVE OF THE AMERICAS, 20TH FL	NEW YORK	NY	10105	212-754-7500
62359	CONSTITUTION LIFE INSURANCE COMPANY	4888 LOOP CENTRAL DRIVE, SUITE 700	HOUSTON	TX	77081	407-628-1776
10204	CONSUMERS INSURANCE USA INC	PO BOX 12269	MURFREESBORO	TN	37129	615-896-6133
62375	CONSUMERS LIFE INSURANCE COMPANY	2060 EAST 9TH STREET	CLEVELAND	OH	44115	717-730-6306
71730	CONTINENTAL AMERICAN INSURANCE COMPANY	P O BOX 427	COLUMBIA	SC	29202	803-256-6265
62413	CONTINENTAL ASSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
20443	CONTINENTAL CASUALTY COMPANY	333 S WABASH 28FL	CHICAGO	IL	60604	312-822-5000
71404	CONTINENTAL GENERAL INSURANCE CO	PO BOX 29136	MISSION	KS	66201	402-397-3200
35289	CONTINENTAL INSURANCE COMPANY THE	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
68500	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	101 CONTINENTAL PLACE	BRENTWOOD	TN	37027	615-377-1300
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10805 OLD MILL ROAD	OMAHA	NE	68154	877-234-4420
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
37206	CONTRACTORS BONDING & INS COMPANY	PO BOX 9271	SEATTLE	WA	98109-0271	206-628-7200
22730	CONVERIUM INSURANCE (NORTH AMERICA) INC	ONE CANTERBURY GREEN	STAMFORD	CT	06901	203-977-6110
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 148TH ST STE 100	OMAHA	NE	16411	402-492-2177
21318	COREGIS INSURANCE COMPANY	5200 METCALF AVE, OPN 232	OVERLAND PARK	KS	66201	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	PO BOX 6040	COLUMBIA	MO	65205-6040	573-817-2481
72052	CORPORATE HEALTH INSURANCE COMPANY	151 FARMINGTON AVE	HARTFORD	CT	06156-3190	216-520-2800
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
94218	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	1701 TOWANDA AVE	BLOOMINGTON	IL	61701	309-821-3000
62553	COUNTRY LIFE INSURANCE COMPANY	1701 TOWANDA AVE	BLOOMINGTON	IL	61701-2057	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
10022	COUNTRYWAY INSURANCE COMPANY	PO BOX 4851	SYRACUSE	NY	13221-4851	315-449-7121
26492	COURTESY INSURANCE COMPANY	190 NW 12TH AVE	DEERFIELD BEACH	FL	33442	954-429-2400
81973	COVENTRY HEALTH AND LIFE INSURANCE CO	6705 ROCKLEDGE DR STE 900	BETHESDA	MD	20817-1814	212-598-8000
60040	COX HEALTH SYSTEMS INSURANCE COMPANY	PO 5750	SPRINGFIELD	MO	65801-5750	417-269-3108
30082	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-738-8812
56634	CROATIAN FRATERNAL UNION OF AMERICA	100 DELANEY DR	PITTSBURGH	PA	15235-5416	412-351-3909
80675	CROWN LIFE INSURANCE COMPANY	1874 SCARTH ST STE 1900	REGINA SASKATCH		S4P 4B3	306-751-6900
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	630-954-5508
56138	CSA FRATERNAL LIFE	PO BOX 3039	OAK BROOK	IL	60522-3039	630-472-0500
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
62626	CUNA MUTUAL INSURANCE SOCIETY	P O BOX 391	MADISON	WI	53701-0391	608-238-5851
65749	CUNA MUTUAL LIFE INSURANCE COMPANY	2000 HERITAGE WAY	WAVERLY	IA	50677	319-352-4090
10499	DAIMLERCHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILL	MI	48334-5326	248-948-3443



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
34924	DAKOTA TRUCK UNDERWRITERS	3900 WEST 53RD ST	SIOUX FALLS	SD	57109	605-361-4142
32271	DALLAS NATIONAL INSURANCE COMPANY	14160 DALLAS PKWY STE 500	DALLAS	TX	75254	702-838-8223
16624	DARWIN NATIONAL ASSURANCE COMPANY	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032-2571	860-507-1000
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	860-256-2122
37907	DEERBROOK INSURANCE COMPANY	3075 SANDERS RD #G2B	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PRKWAY N	DEERFIELD	IL	60015	847-572-6000
57088	DEGREE OF HONOR PROTECTIVE ASSOC	400 ROBERTS ST N	ST PAUL	MN	55101-2029	651-228-7600
35408	DELOS INSURANCE COMPANY	120 W 45TH ST 36TH FL	NEW YORK	NY	10036	212-702-3700
81396	DELTA DENTAL INSURANCE COMPANY	100 FIRST ST	SAN FRANCISCO	CA	94105	415-972-8353
73474	DENTEGRA INSURANCE COMPANY	100 FIRST ST, MS: 12R	SAN FRANCISCO	CA	94105	317-927-6500
18813	DENTISTS BENEFITS INSURANCE COMPANY	10505 SE 17TH AVE	MILWAUKIE	OR	97222	503-227-5071
40975	DENTISTS INSURANCE COMPANY THE	PO BOX 1582	SACRAMENTO	CA	95812	916-443-4501
42587	DEPOSITORS INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	515-280-4211
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3300
10659	DIAMOND INSURANCE COMPANY	1515 E WOODFIELD RD SUITE 820	SCHAUMBURG	IL	60173-6046	847-230-1331
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42781	DIRECT GENERAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217-2432	615-399-4700
97705	DIRECT GENERAL LIFE INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217	860-636-0602
71919	DIRECT LIFE INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217	216-642-9406
23736	DIRECT NATIONAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37214	713-462-1000
36463	DISCOVER PROPERTY AND CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	615-310-7911
66214	DIXIE NATIONAL LIFE INSURANCE COMPANY	10689 N PENNSYLVANIA ST	INDIANAPOLIS	IN	46280	317-574-6200
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	707-226-0100
33499	DORINCO REINSURANCE COMPANY	1320 WALDO ROAD STE 200	MIDLAND	MI	48640	989-636-0047
62804	EASTERN LIFE AND HEALTH INSURANCE COMPANY	PO BOX 83149	LANCASTER	PA	17603	888-654-7100
14702	EASTGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
22926	ECONOMY FIRE & CASUALTY COMPANY	PO BOX 350	WARICK	RI	02887	401-827-4200
38067	ECONOMY PREFERRED INSURANCE COMPANY	PO BOX 350	WARICK	RI	02887	401-827-4200
40649	ECONOMY PREMIER ASSURANCE COMPANY	PO BOX 350	WARWICK	RI	02887	401-827-4200
21261	ELECTRIC INSURANCE COMPANY	75 SAM FONZO DR	BEVERLY	MA	01915	978-921-0660
62928	EMC NATIONAL LIFE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
25186	EMC PROPERTY & CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
88595	EMPHEYS INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	502-580-1000
21326	EMPIRE FIRE AND MARINE INSURANCE CO	1400 AMERICAN LANE, TOWER1 19TH FL	SCHAUMBURG	IL	60196-1065	402-963-5000
84174	EMPLOYEES LIFE COMPANY (MUTUAL)	916 SHERWOOD DRIVE	LAKE BLUFF	IL	60044-2285	847-295-6000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3106	617-725-6000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
68276	EMPLOYERS REASSURANCE CORPORATION	PO BOX 2981	MISSION	KS	66201	913-676-5200
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-5200
15130	ENCOMPASS INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	727-573-6800
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	51 W HIGGINS ROAD SUITE S2A	SOUTH BARRINGTO	IL	60010	312-822-5000
64149	EPIC LIFE INSURANCE COMPANY THE	PO BOX 14196	MADISON	WI	53714	608-221-6882
62952	EQUITABLE LIFE & CASUALTY INS CO	PO BOX 2460	SALT LAKE CITY	UT	84110-2460	801-579-3400
56057	EQUITABLE RESERVE ASSOCIATION	PO BOX 448	NEENAH	WI	54957-0448	920-722-1574
62510	EQUITRUST LIFE INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50266-5997	515-225-5400
28746	EQUITY INSURANCE COMPANY	PO BOX 8036	WACO	TX	76714-8036	254-776-4521
12278	ESSEX BENEFITS INSURANCE COMPANY INC	12399 GRAVOIS RD	ST LOUIS	MO	63127-1702	314-656-3000
25712	ESURANCE INSURANCE COMPANY	650 DAVIS STREET	SAN FRANCISCO	CA	64111-1904	617-725-6000
30210	ESURANCE PROPERTY & CASUALTY INS CO	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
20516	EULER HERMES AMERICAN CREDIT INDEM CO	800 RED BROOK BLVD	OWINGS MILLS	MD	21117	410-753-0753
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	2800 CORPORATE EXCHANGE DR STE 13	COLUMBUS	OH	43231	614-895-2000
10318	EXACT PROPERTY & CASUALTY	13950 RAMONA AVE	CHINO	CA	91710	323-932-3200
13722	EXCESS REINSURANCE COMPANY	TWO LOGAN SQUARE	PHILADELPHIA	PA	19103-2772	215-864-3600
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD, PO BOX 1615	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18864	FAIRMONT INSURANCE COMPANY	PO BOX 2807	HOUSTON	TX	77252-2807	972-831-5000
25518	FAIRMONT PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	PO BOX 2807	HOUSTON	TX	77252-2807	713-954-8100
70742	FAMILY BENEFIT LIFE INSURANCE CO	PO BOX 665	JEFFERSON CITY	MO	65102-0665	573-636-3181
77968	FAMILY HERITAGE LIFE INS CO OF AMERICA	PO BOX 470608	CLEVELAND	OH	44147-9998	440-922-5200
63053	FAMILY LIFE INSURANCE COMPANY	6500 RIVER PLACE BLVD, BLDG 1	AUSTIN	TX	78730	512-404-5000
74004	FAMILY SERVICE LIFE INS CO	7 HANNOVER SQ 17M	NEW YORK	NY	10004	215-864-4000
63118	FARM BUREAU LIFE INS CO OF MISSOURI	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515-225-5400
12345	FARM BUREAU NEW HORIZONS INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65109-4515	573-893-1400
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	PO BOX 344 656	ALBANY	NY	12201-0656	518-431-5000
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
63193	FARMERS AND TRADERS LIFE INS CO	PO BOX 1056	SYRACUSE	NY	13201-1056	315-471-5656
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913-661-6300
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051	323-932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	6785 WESTOWN PKWY	WEST DES MOINES	IA	50266-7732	515-282-9104
63177	FARMERS NEW WORLD LIFE INSURANCE CO	3003 77TH AVE SE	MERCER ISLAND	WA	98040	206-232-8400



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
16381	FARMERS UNION COOPERATIVE INS COMPANY	6785 WESTOWN PARKWAY	DES MOINES	IA	50266	515-327-5799
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	515-508-3658
10178	FCCI INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240-8424	973-292-9800
20281	FEDERAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	908-903-2000
63223	FEDERAL LIFE INSURANCE CO MUTUAL	3750 WEST DEERFIELD RD	RIVERWOODS	IL	60015-3598	847-520-1900
63258	FEDERATED LIFE INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060	507-455-5200
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INS EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	214-965-9076
25879	FIDELITY & GUARANTY INS UNDERWRITERS	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
39306	FIDELITY AND DEPOSIT CO MARYLAND	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196	847-605-6000
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
93696	FIDELITY INVESTMENTS LIFE INS CO	82 DEVONSHIRE STREET V5A	BOSTON	MA	02109-3605	617-563-4395
63290	FIDELITY LIFE ASSOCIATION A MUTUAL LEGA	1211 W22 STR STE 209	OAK BROOK	IL	60523	847-874-4000
92908	FIDELITY LIFE INSURANCE COMPANY	250 KING OF PRUSSIA ROAD	RADNOR	PA	19087-5295	610-964-7000
25180	FIDELITY NATIONAL INSURANCE COMPANY	601 RIVERSIDE AVE BLD5	JACKSONVILLE	FL	32204	888-333-2490
16578	FIDELITY NATIONAL PROPERTY AND CAS INS CO	10301 DEERWOOD PARK BLVD, STE 100	JACKSONVILLE	FL	32256	904-997-7355
71870	FIDELITY SECURITY LIFE INSURANCE COMPANY	PO BOX 418131	KANSAS CITY	MO	64141-9131	816-756-1060
71455	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	14000 SW 119TH AVE	MIAMI	FL	33186	847-768-2994
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE	NEW YORK	NY	10017	212-312-3000
19852	FINANCIAL INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	818-313-8500
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSUR INC	31 WEST 52ND STREET	NEW YORK	NY	10019	212-826-0100
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415-899-2000
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
10336	FIRST ACCEPTANCE INSURANCE COMPANY INC	PO BOX 23410	NASHVILLE	TN	37202	615-844-1290
69140	FIRST ALLMERICA FINANCIAL LIFE INS CO	440 LINCOLN ST - S424	WORCESTER	MA	01653	508-855-1000
37710	FIRST AMERICAN PROPERTY & CAS INS CO	PO BOX 1679	SANTA ANA	CA	92702-1679	714-560-7850
11591	FIRST BERKSHIRE HATHAWAY LIFE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
56340	FIRST CATHOLIC SLOVAK UNION OF USA & CN	6611 ROCKSIDE RD	INDEPENDENCE	OH	44131-2398	216-642-9406
29980	FIRST COLONIAL INSURANCE COMPANY	PO BOX 3033, TAX DPMT SUITE G2B	NORTHBROOK	IL	60065-3033	904-992-1776
64696	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	12946 DAIRY ASHFORD STE 360	SUGARLAND	TX	77478	801-972-7555
10351	FIRST DAKOTA INDEMNITY COMPANY	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTOH	NC	27215	336-586-2500
84034	FIRST GUARANTY INSURANCE COMPANY	PO BOX 848	ASHDOWN	AR	71822-0848	870-898-5191
10676	FIRST GUARD INSURANCE COMPANY	200 NOKOMIS AVE S 4TH FL	VENICE	FL	34285	941-485-6210
90328	FIRST HEALTH LIFE & HEALTH INS CO	3200 HIGHLAND AV	DOWNERS GROVE	IL	60515	630-737-2075
63495	FIRST INVESTORS LIFE INSURANCE COMPANY	95 WALL STREET	NEW YORK	NY	10005	212-858-8200
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 369	OSAGE BEACH	MO	65065-0369	573-348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
67652	FIRST PENN-PACIFIC LIFE INSURANCE CO	1300 SOUTH CLINTON STREET	FORT WAYNE	IN	46802	847-466-8000
33383	FIRST PROFESSIONALS INSURANCE COMPANY INC	PO 44033	JACKSONVILLE	FL	32231-4033	904-354-5910
28519	FIRST SEALORD SURETY INC	789 E LANCASTER AVE	VILLANOVA	PA	19085	610-664-2259
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5050
27626	FIRSTCOMP INSURANCE COMPANY	PO BOX 3009	OMAHA	NE	68103-0009	402-926-0099
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-656-4240
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10006	212-312-2500
11185	FOREMOST INSURANCE CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450 - LC 1332	GRAND RAPIDS	MI	49501-2450	616-942-3000
79677	FORETHOUGHT LIFE ASSURANCE COMPANY	FORETHOUGHT CTR	BATESVILLE	IN	47006	812-934-7139
91642	FORETHOUGHT LIFE INSURANCE COMPANY	FORETHOUGHT CENTER	BATESVILLE	IN	47006	812-933-6600
71129	FORT DEARBORN LIFE INSURANCE COMPANY	1020 31ST STREET	DOWNERS GROVE	IL	60515-5591	312-653-6500
10801	FORTRESS INSURANCE COMPANY	6133 N. RIVER RD STE 650	ROSEMONT	IL	60018-5173	847-384-0041
10985	FORTUITY INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	800-234-1133
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847-768-0040
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	517-652-6121
62324	FREEDOM LIFE INSURANCE CO OF AMERICA	801 CHERRY ST UNIT 33	FORT WORTH	TX	76102	817-878-3300
99775	FUNERAL DIRECTORS LIFE INSURANCE CO	6550 DIRECTORS PRKWY	ABILENE	TX	79606	915-695-3412
12361	GALEN INSURANCE COMPANY	7165 DELMAR BLV STE 215	ST LOUIS	MO	63130	314-721-2366
63657	GARDEN STATE LIFE INSURANCE COMPANY	2450 S SHORE BLVD	LEAGUE CITY	TX	77573-2997	409-763-4661
21253	GARRISON PROPERTY AND CASUALTY INS CO	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-8711	210-498-0823
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD #1000, 10TH FST	ST LOUIS	MO	63144	314-373-3333
22969	GE REINSURANCE CORPORATION	540 W NORTHWEST HWY	BARRINGTON	IL	60010	847-277-5300
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
35882	GEICO GENERAL INS CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
63665	GENERAL AMERICAN LIFE INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	314-843-8700
18821	GENERAL CASUALTY CO OF ILLINOIS	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
30007	GENERAL FIDELITY INSURANCE COMPANY	200 S COLLEGE STREET, NC1-014-11-38	CHARLOTTE	NC	28255	704-388-8964
93521	GENERAL FIDELITY LIFE INSURANCE CO	200 S COLLEGE STREET NC1-014-11-38	CHARLOTTE	NC	28255	704-386-8814
37931	GENERAL FIRE & CASUALTY COMPANY	2710 SUNRISE RIM ROAD, SUITE 100	BOISE	ID	83705	208-345-6658
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INS CO	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-480-1900
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
97071	GENERALI USA LIFE REASSURANCE COMPANY	8330 WARD PARKWAY	KANSAS CITY	MO	64114	416-947-3800
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
41432	GENWORTH HOME EQUITY INS CORPORATION	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
65536	GENWORTH LIFE AND ANNUITY INS COMPANY	6604 W. BROAD ST, BLDG. 3, 5TH FLOOR	RICHMOND	VA	23230	804-662-2400
80926	GENWORTH LIFE AND HEALTH INS CO	175 ADDISON ROAD, P O BOX 725	WINDSOR	CT	06095	860-737-1000
70025	GENWORTH LIFE INSURANCE COMPANY	6604 W BROAD ST	RICHMOND	VA	23230	804-662-2400
38458	GENWORTH MORTGAGE INS CORPORATION	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENWORTH MORTGAGE INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
29823	GENWORTH RESIDENTIAL MORTG INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
10799	GEOVERA INSURANCE COMPANY	4820 BUSINESS CT DR ST 200	FAIRFIELD	CA	94534-1900	651-310-8026
70939	GERBER LIFE INSURANCE COMPANY	1311 MAMARONECK AVENUE	WHITE PLAINS	NY	10605	914-272-4000
41343	GERLING AMERICA INSURANCE COMPANY	100 PARK AVE	NEW YORK	NY	10017	212-756-2600
11282	GERMANTOWN INSURANCE COMPANY	210 S FOURTH ST	PHILADELPHIA	PA	19106-3788	215-627-1752
21032	GLOBAL REINSURANCE CORPORATION OF AMERICA	1345 SIXTH AVE 20TH FL	NEW YORK	NY	10105	212-754-7500
11312	GLOBE AMERICAN CASUALTY COMPANY	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
91472	GLOBE LIFE AND ACCIDENT INS CO	204 N ROBINSON	OKLAHOMA CITY	OK	73102	405-270-1400
11054	GMAC DIRECT INSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
62286	GOLDEN RULE INSURANCE COMPANY	7440 WOODLAND DRIVE	INDIANAPOLIS	IN	46278-1719	317-290-8100
22063	GOVERNMENT EMPLOYEES INSURANCE CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
63967	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	PO BOX 659567	SAN ANTONIO	TX	78265-9567	210-357-2222
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	317-923-2453
10322	GRANGE INDEMNITY INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
71218	GRANGE LIFE INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
14060	GRANGE MUTUAL CASUALTY COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
26310	GRANITE RE INC	14001 QUAILBROOK DR	OKLAHOMA CITY	OK	73134	800-440-5953
23809	GRANITE STATE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
36307	GRAY INSURANCE THE	PO BOX 6202	METairie	LA	70009-6202	504-888-7790
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INS CO	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INS COMPANY OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
63312	GREAT AMERICAN LIFE INSURANCE CO	PO BOX 5416	CINCINNATI	OH	45201-5420	513-357-3300
31135	GREAT AMERICAN SECURITY INSURANCE CO	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7233 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
18694	GREAT MIDWEST INSURANCE COMPANY	9821 KATY FREEWAY #850	HOUSTON,	TX	77024	713-935-7400
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	908-903-2000
26654	GREAT NORTHWEST INSURANCE COMPANY	400 ROBERT STREET N ST 1100	ST PAUL	MN	55101	614-464-5000
90212	GREAT SOUTHERN LIFE INSURANCE CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	214-954-8100
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402-494-2411
68322	GREAT WEST LIFE & ANNUITY INS CO	8515 EAST ORCHARD ROAD	GREENWOOD VILLA	CO	80111	303-737-3000
80705	GREAT WEST LIFE ASSURANCE COMPANY	8515 ORCHARD ROAD	GREENWOOD VILLA	CO	80111	303-737-3000
71480	GREAT WESTERN INSURANCE COMPANY	PO BOX 3428	OGDEN	UT	84409-1428	801-621-5688
56685	GREATER BENEFICIAL UNION OF PITTSBURGH	4254 CLAIRTON BLVD	PITTSBURGH	PA	15227-2612	504-456-0101
22187	GREATER NEW YORK MUTUAL INS CO	200 MADISON AVE	NEW YORK	NY	10016	212-683-9700
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146, PO BOX 790	GRINNELL	IA	50112-0790	641-236-6121
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-236-6121
36650	GUARANTEE CO OF NORTH AMERICA USA THE	25800 NORTHWESTERN HWY, STE 720	SOUTHFIELD	MI	48075-8410	248-281-0281
11398	GUARANTEE INSURANCE COMPANY	1061 521 CORPORATE CENTER DR, #140	FORT MILL	SC	29715	803-396-5200
64211	GUARANTEE TRUST LIFE INSURANCE CO	1275 MILWAUKEE AVE	GLENVIEW	IL	60025-2489	847-699-0600
64238	GUARANTY INCOME LIFE INSURANCE CO	PO BOX 2231	BATON ROUGE	LA	70821	225-383-0355
78778	GUARDIAN INSURANCE & ANNUITY CO INC	7 HANOVER SQ, MAIL STATION H23C	NEW YORK	NY	10004	212-598-8000
64246	GUARDIAN LIFE INS COMPANY OF AMERICA	7 HANOVER SQ, MAIL STATION H23C	NEW YORK	NY	10004	212-598-8000
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000
14559	GUIDEONE SPECIALTY MUTUAL INS COMPANY	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265-0600	515-267-5000
42811	GULF UNDERWRITERS INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	972-650-2800
22292	HANOVER INSURANCE COMPANY THE	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
21806	HARBOR SPECIALTY INSURANCE COMPANY	7 TIMES SQUARE	NEW YORK	NY	10036	212-805-9700
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	847-734-4100
23582	HARLEYSVILLE INSURANCE COMPANY	PO BOX 352	TRAVERSE CITY	MI	49685-0352	952-829-1400
14516	HARLEYSVILLE LAKE STATES INSURANCE CO	PO BOX 352	TRAVERSE CITY	MI	49685	231-946-6390
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
35696	HARLEYSVILLE PREFERRED INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5746
22357	HARTFORD ACCIDENT & INDEMNITY CO	P O BOX 2999	HARTFORD	CT	06104-2999	860-547-5000
29424	HARTFORD CASUALTY INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
37478	HARTFORD INSURANCE CO OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
70815	HARTFORD LIFE AND ACCIDENT INS COMPANY	PO BOX 2999	HARTFORD	CT	06104-2999	860-843-5867
71153	HARTFORD LIFE AND ANNUITY INSURANCE CO	PO BOX 2999	HARTFORD	CT	06104-2999	860-843-5867
88072	HARTFORD LIFE INSURANCE COMPANY	PO BOX 2999	HARTFORD	CT	06104-2999	860-843-5867
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
29890	HARTFORD STEAM BOILER INSPECTION AND INS CO	PO BOX 0299	HARTFORD	CT	06141-0299	860-722-1866
30104	HARTFORD UNDERWRITERS INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	N14 W24200 TOWER PLACE	WAUKESHA	WI	53188	414-547-3636
36781	HCC INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-996-1200



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

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92711	HCC LIFE INSURANCE COMPANY	13403 NORTHWEST FWY	HOUSTON	TX	77040-6006	713-996-1200
78611	HCSC INSURANCE SERVICES COMPANY	300 EAST RANDOLPH STREET	CHICAGO	IL	60601	312-653-6361
35904	HEALTH CARE INDEMNITY INC	PO BOX 555	NASHVILLE	TN	37203	615-344-1487
70670	HEALTH CARE SERVICE CORPORATION	300 E RANDOLPH	CHICAGO	IL	60601-5099	312-653-6000
66141	HEALTH NET LIFE INSURANCE COMPANY	21281 BURBANK BLVD B3	WOODLAND HILLS	CA	91367-0000	818-676-8256
78972	HEALTHY ALLIANCE LIFE INSURANCE CO	1831 CHESTNUT	ST LOUIS	MO	63103	314-923-4444
32077	HERITAGE CASUALTY INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	847-605-3000
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE #200	LAKEWOOD	CO	80235-2305	303-987-5590
64394	HERITAGE LIFE INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	267-468-2000
35599	HIGHMARK CASUALTY INSURANCE COMPANY	FIFTH AVE PLACE STE 3114	PITTSBURGH	PA	15222	610-407-1717
71768	HM HEALTH INSURANCE COMPANY	4401 DEER PATH ROAD	HARRISBURG	PA	17110	412-544-8190
93440	HM LIFE INSURANCE COMPANY	PO BOX 535061	PITTSBURGH	PA	15253-5061	203-964-3806
57770	HOLY FAMILY SOCIETY OF THE USA	PO BOX 2909	JOLIET	IL	60434	815-725-5880
26638	HOME-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
21741	HOMELAND CENTRAL INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6522
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1300
64505	HOMESTEADERS LIFE COMPANY	PO BOX 1756	DES MOINES	IA	50306-1756	515-288-7481
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
64513	HORACE MANN LIFE INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INS CO	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
93777	HOUSEHOLD LIFE INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD, #100	BRIDGEWATER	NJ	08807	202-682-0900
10069	HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	189 COMMERCE COURT	CHESIRE	CT	06410	203-272-8220
38849	HOUSTON GENERAL INS CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-7825
28657	HSBC INSURANCE COMPANY OF DELAWARE	200 SOMERSET CORP BLVD, SUITE 100	BRIDGEWATER	NJ	08807	800-627-7282
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2700
73288	HUMANA INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	920-336-1100
70580	HUMANADENTAL INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	920-336-1100
97764	IDEALIFE INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-0300	203-352-3000
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	3500 PACKERLAND DR	DEPERE	WI	54115	920-330-5100
64580	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	300 S W ADAMS ST	PEORIA	IL	61634-0001	309-674-8255
23817	ILLINOIS NATIONAL INSURANCE COMPANY	80 PINE STREET 5TH FLOOR	NEW YORK	NY	10005	312-930-5400
63533	IMERICA LIFE AND HEALTH INSURANCE COMPANY	3501 E FRONTAGE ROAD, SUITE 300	TAMPA	FL	33607	501-378-5628
11487	IMPERIAL CASUALTY AND INDEMNITY COMPANY	8000 WARREN PKWY, BLDG 3 SUITE 300	FRISCO	TX	75034	214-618-6900
14257	IMT INSURANCE COMPANY (MUTUAL)	PO BOX 1336	DES MOINES	IA	50305-1336	515-457-5636
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-2324
26581	INDEPENDENCE AMERICAN INSURANCE COMPANY	485 MADISON AVE 14 FL	NEW YORK	NY	10022	212-355-4141
64602	INDEPENDENCE LIFE AND ANNUITY COMPANY	ONE SUN LIFE EX PK, SC 3331	WELLESLEY HILLS	MA	02481	401-294-7015
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPAN	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
58068	INDEPENDENT ORDER OF FORESTERS THE	789 DON MILLS RD	DON MILLS ONT C		M3C 1T9	416-429-3000
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	860-843-7600
64645	INDIANAPOLIS LIFE INSURANCE CO	PO BOX 1555, MAILSTOP H73	DES MOINES	IA	50306-1555	317-927-6500
81779	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	2400 WEST 75TH ST	PRAIRIE VILLAGE	KS	66208-3509	816-842-8842
84514	INDUSTRIAL-ALLIANCE PACIFIC LIFE INS CO	PO BOX 8118	BLAINE	WA	98231-2108	604-734-1667
22268	INFINITY INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
10068	INFINITY NATIONAL INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
20260	INFINITY SELECT INSURANCE CO	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
86509	ING LIFE INSURANCE AND ANNUITY COMPANY	151 FARMINGTON AVE	HARTFORD	CT	06156-3724	860-273-0123
80942	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1475 DUNWOODY DR	WEST CHESTER	PA	19380	610-425-3400
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
38806	INSURA PROPERTY AND CASUALTY INS CO	4450 SOJOURN DR STE 500	ADDISON	TX	75001	800-877-0226
19429	INSURANCE CO OF THE STATE OF PA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
26700	INSURANCE COMPANY OF ILLINOIS	4333 BROOKLYN AVE	SEATTLE	WA	98185	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-2324
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858-350-2400
10922	INSUREMAX INSURANCE COMPANY	PO BOX 607	NEWBURGH	IN	47629-0607	812-858-4100
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27152-3199	336-770-2000
22772	INTEGON INDEMNITY CORP	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
74780	INTEGRITY LIFE INS CO	400 BROADWAY	CINCINNATI	OH	45202-3341	502-582-7900
10037	INTERLEX INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
33367	INTERMED INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
64831	INTRAMERICA LIFE INSURANCE COMPANY	100 MOTOR PRKWY STE 132	HAUPPAUGE	NY	11788	847-402-5000
10749	INTREPID INSURANCE COMPANY	PO BOX 9217- CMIS 405-26-10	FARMINGTON HILL	MI	48333-9217	800-782-9164
64890	INVESTORS GUARANTY LIFE INS CO	48 MONROE TURNPIKE	TRUMBULL	CT	06611	203-459-6000
64904	INVESTORS HERITAGE LIFE INSURANCE CO	PO BOX 717	FRANKFORT	KY	40602-0717	502-223-2361
64939	INVESTORS INSURANCE CORPORATION	PO BOX 56050	JACKSONVILLE	FL	32241-6050	904-260-6990
63487	INVESTORS LIFE INS CO OF NORTH AMERICA	6500 RIVER PLACE BLVD, BLDG 1	AUSTIN	TX	78730	512-404-5000
14338	IOWA MUTUAL INSURANCE COMPANY	PO BOX 290	DEWITT	IA	52742-0290	563-659-3231
32921	ISMIE MUTUAL INSURANCE COMPANY	20 NORTH MICHIGAN AVE STE 700	CHICAGO	IL	60602	312-782-1654
89958	J M I C LIFE INSURANCE COMPANY	190 NW 12TH AVENUE	DEERFIELD BEACH	FL	33442	954-429-2333
65056	JACKSON NATIONAL LIFE INSURANCE CO	1 CORPORATE WAY	LANSING	MI	48951	517-381-5500
11630	JEFFERSON INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVOTA	CA	94998-2000	201-222-8666
64017	JEFFERSON NATIONAL LIFE INSURANCE CO	9920 CORP CAMPUS DR #1000	LOUISVILLE	KY	40223	317-817-3700
70254	JEFFERSON PILOT FINANCIAL INSURANCE CO	100 N GREENE ST	GREENSBORO	NC	27401	603-226-5000
67865	JEFFERSON PILOT LIFE INS CO	PO BOX 21008	GREENSBORO	NC	27420	336-691-3000
62057	JEFFERSON PILOT LIFEAMERICA INS CO	100 NORTH GREENE STREET	GREENSBORO	NC	27401	603-226-5000
94072	JEFFERSON STANDARD LIFE INS CO	P O BOX 21008	GREENSBORO	NC	27420-1008	336-691-3000
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-725-4326
65080	JOHN ALDEN LIFE INSURANCE COMPANY	PO BOX 3050, 501 W MICHIGAN ST	MILWAUKEE	WI	53203	414-271-3011



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
65099	JOHN HANCOCK LIFE INSURANCE COMPANY	PO BOX 111	BOSTON	MA	02117-0111	617-572-6000
65838	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	PO BOX 111, B-5-4	BOSTON	MA	02117	416-926-0100
90204	JOHN HANCOCK VARIABLE LIFE INS CO	PO BOX 717	BOSTON	MA	02117-0717	617-572-6000
60053	KAISER PERMANENTE INSURANCE COMPANY	ONE KAISER PLAZA 25 B	OAKLAND	CA	94612-3610	510-271-6476
65110	KANAWHA INSURANCE COMPANY	PO BOX 610	LANCASTER	SC	29720	803-283-5300
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
65129	KANSAS CITY LIFE INSURANCE CO	PO BOX 219139	KANSAS CITY	MO	64121-9139	816-753-7000
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-2000
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	5210 BELFORD RD STE 120	JACKSONVILLE	FL	32256	847-320-2000
90557	KEMPER INVESTORS LIFE INS CO	15373 SE 30TH PLACE, STE 310	BELLEVUE	WA	98007	425-577-5118
58033	KNIGHTS OF COLUMBUS	ONE COLUMBUS PLAZA	NEW HAVEN	CT	06510-3326	203-752-4000
65242	LAFAYETTE LIFE INSURANCE CO THE	PO BOX 7007	LAFAYETTE	IN	47903-7007	765-477-7411
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516-431-4441
11738	LEADER INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD, STE 700	IRVING	TX	75039	214-526-3876
10061	LEADER SPECIALTY INSURANCE COMPANY	5205 N OCONNOR BLVD	IRVING	TX	75039	972-501-8300
71595	LEWER LIFE INSURANCE COMPANY	PO BOX 32395	KANSAS CITY	MO	64171-5395	816-753-4390
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	200 EAST LEXINGTON ST, SUITE 501	BALTIMORE	MD	21202	410-625-0800
13307	LEXON INSURANCE COMPANY	10002 SHELBYVILLE RD STE 100	LOUISVILLE	KY	40223	309-692-1000
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	55 WATER ST 18TH FL	NEW YORK	NY	10041	617-574-5555
65315	LIBERTY LIFE ASSUR CO OF BOSTON	175 BERKELY ST	BOSTON	MA	02117	617-357-9500
61492	LIBERTY LIFE INSURANCE COMPANY	PO BOX 1389	GREENVILLE	SC	29602-1389	816-753-8000
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
65331	LIBERTY NATIONAL LIFE INSURANCE CO	PO BOX 2612	BIRMINGHAM	AL	35202-2612	205-325-2722
11746	LIBERTY PERSONAL INSURANCE COMPANY	175 BERKELEY ST,	BOSTON	MA	02117	617-357-9500
65498	LIFE INSURANCE CO OF NORTH AMERICA	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215-761-1000
65528	LIFE INSURANCE COMPANY OF THE SOUTHWEST	NATIONAL LIFE DR	MONTPELIER	VT	05604	214-638-7100
64130	LIFE INVESTORS INS CO OF AMERICA	4333 EDGEWOOD ROAD, NE, MS: 4280	CEDAR RAPIDS	IA	52499	319-398-8511
97691	LIFE OF THE SOUTH INSURANCE COMPANY	PO BOX 44130	JACKSONVILLE	FL	32202	904-350-9660
65595	LINCOLN BENEFIT LIFE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	317-817-3700
33855	LINCOLN GENERAL INSURANCE CO	PO BOX 3709	YORK	PA	17402-0136	717-757-0000
65927	LINCOLN HERITAGE LIFE INSURANCE COMPANY	4343 EAST CAMELBACK ROAD	PHOENIX	AZ	85018-2758	602-957-1650
69833	LINCOLN MEMORIAL LIFE INSURANCE COMPANY	PO BOX 160050	AUSTIN	TX	78716-0050	512-328-0075
65676	LINCOLN NATIONAL LIFE INSURANCE CO	1300 SOUTH CLINTON STREET	FORT WAYNE	IN	46802	260-455-2000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
36447	LM GENERAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
33600	LM INSURANCE CORPORATION	175 BERKLEY ST	BOSTON	MA	02117	617-357-9500
36439	LM PERSONAL INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
32352	LM PROPERTY AND CASUALTY INSURANCE CO	175 BERKLEY ST	BOSTON	MA	02117	732-946-5000
76694	LONDON LIFE REINSURANCE COMPANY	PO BOX 1120	BLUE BELL	PA	19422-0778	215-542-7200
65722	LOYAL AMERICAN LIFE INSURANCE CO	PO BOX 26580	AUSTIN	TX	78755	513-412-2200
56758	LOYAL CHRISTIAN BENEFIT ASSOCIATION	PO BOX 13005	ERIE	PA	16514-1305	814-453-4331
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	1905 NW CORPORATE BLVD	BOCA RATON	FL	33431	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	14755 N OUTER FORTY DR #400	ST LOUIS	MO	63017	636-536-5600
10051	LYNDON SOUTHERN INSURANCE COMPANY	PO BOX 157	MARKSVILLE	LA	71351-0157	800-888-2738
14443	MADISON MUTUAL INSURANCE COMPANY	PO BOX 129	EDWARDSVILLE	IL	62025-0129	618-656-3410
65781	MADISON NATIONAL LIFE INSURANCE CO INC	PO BOX 5008	MADISON	WI	53705-5008	608-238-2691
61018	MAGNA INSURANCE COMPANY	100 JAMES BLVD STE 150	ST ROSE	LA	70087	504-456-0101
60321	MAMSI LIFE AND HEALTH INSURANCE CO	4 TAFT COURT	ROCKVILLE	MD	20850	301-762-8205
65870	MANHATTAN LIFE INSURANCE COMPANY	2727 ALLEN PRKWY	HOUSTON	TX	77019-2115	713-529-0045
67083	MANHATTAN NATIONAL LIFE INS CO	PO 5420	CINCINATI	OH	45201-5420	317-817-4600
36897	MANUFACTURERS ALLIANCE INSURANCE CO	380 SENTRY PRKWY	BLUE BELL	PA	19422-0754	610-397-5000
93610	MANULIFE INSURANCE COMPANY	197 CLARENDON ST	BOSTON	MA	02117	617-572-6000
28932	MARKEL AMERICAN INSURANCE COMPANY	PO BOX 906	PEWAUKEE	WI	53072-0906	804-527-2700
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	573-445-8441
87394	MARQUETTE INDEMNITY & LIFE INS CO	101 N FIRST AVE STE 2460	PHOENIX	AZ	85003	314-909-9100
71072	MARQUETTE NATIONAL LIFE INS CO	4888 LOOP CENTRAL DRIVE, SUITE 700	HOUSTON	TX	77081	407-628-1776
19356	MARYLAND CASUALTY COMPANY	1400 AMRCN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
22306	MASSACHUSETTS BAY INS CO	440 LINCOLN STREET	WORCESTER	MA	01653	508-855-4476
65935	MASSACHUSETTS MUTUAL LIFE INS CO	1295 STATE ST	SPRINGFIELD	MA	01111-0001	413-788-8411
10784	MAXUM CASUALTY INSURANCE COMPANY	6455 EAST JOHNS CROSSING STE 325	DELUTH	GA	30097	678-597-4500
87750	MAYFLOWER NATIONAL LIFE INSURANCE CO	1055 ST CHARLES AVE ST 600	NEW ORLEANS	LA	70130	504-561-7700
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
69515	MEDAMERICA INSURANCE COMPANY	PO BOX 41930	ROCHESTER	NY	14604-0620	585-238-4209
63762	MEDCO CONTAINMENT LIFE INSURANCE CO	100 PARSONS POND DR BLDG F3	FRANKLIN LAKES	NJ	07417-2603	717-795-9133
33391	MEDICAL ASSURANCE CO INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400
74322	MEDICAL BENEFITS MUTUAL LIFE INS CO	PO BOX 1009	NEWARK	OH	43055	740-522-7324
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	219-485-9622
74217	MEDICAL SAVINGS INSURANCE COMPANY	5835 W 74TH ST	INDIANPOLIS	IN	46278-1757	317-329-8222
31119	MEDICO INSURANCE COMPANY	PO BOX 3477	OMAHA	NE	68103-0477	402-391-6900
71471	MEDICO LIFE INSURANCE COMPANY	PO BOX 3477	OMAHA	NE	78103	402-391-6900
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-273-1995
97055	MEGA LIFE AND HEALTH INS CO THE	9151 GRAPEVINE HWY	NORTH RICHLAND	TX	76180	817-255-3100
86126	MEMBERS LIFE INSURANCE COMPANY	PO BOX 391	MADISON	WI	53705	608-238-5851
21229	MEMBERSELECT INSURANCE COMPANY	1 AUTO CLUB DRIVE	DEARBORN	MI	48126	313-336-1234
11030	MEMIC INDEMNITY COMPANY	1750 ELM ST STE 500	MANCHESTER	NH	03104	866-636-4292



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
22454	MENDAKOTA INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102-1309	651-688-4500
33650	MENDOTA INSURANCE COMPANY	PO BOX 64586	ST PAUL	MN	55164-0586	842-422-0792
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7400
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE CO	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23353	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
65951	MERIT LIFE INSURANCE CO	PO BOX 39	EVANSVILLE	IN	47701-0039	812-424-8031
24821	MERITPLAN INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
79022	MERRILL LYNCH LIFE INS CO	1300 MERRILL LYNCH DR 2ND FL	PENNINGTON	NJ	08534	609-627-3700
87726	METLIFE INSURANCE COMPANY OF CONNECTICUT	PO BOX 990027	HARTFORD	CT	06199-0027	860-277-0111
93513	METLIFE INVESTORS INSURANCE COMPANY	4100 BOY SCOUT BLVD	TAMPA	FL	33607	949-717-6536
61050	METLIFE INVESTORS USA INSURANCE COMPANY	4100 BOY SCOUT BLVD	TAMPA	FL	33607	949-717-6536
80950	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	PO BOX 990027	HARTFORD	CT	06199-0027	860-277-0111
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887	401-827-2400
25321	METROPOLITAN DIRECT PROP AND CAS INS CO	PO BOX 350	WARWICK	RI	02887	401-827-2400
39950	METROPOLITAN GENERAL INS CO	700 QUAKER LANE	WARWICK	RI	02886	401-827-2400
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	02887	401-827-2400
65978	METROPOLITAN LIFE INSURANCE COMPANY	4100 BOY SCOUT BLVD	TAMPA	FL	33607	212-578-2211
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	BOX 350	WARWICK	RI	02887	401-827-2400
97136	METROPOLITAN TOWER LIFE INSURANCE CO	PO BOX 490	JOHNSTOWN	PA	15907	212-578-2211
27014	MFS MUTUAL INSURANCE COMPANY	365 W BURLINGTON AVE	BURLINGTON	IA	52601	319-752-0966
40150	MGA INSURANCE COMPANY INC	PO BOX 199023	DALLAS	TX	75219-9023	817-336-2500
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	212-826-0100
10682	MGIC CREDIT ASSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	847-699-0600
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 66937	ST LOUIS	MO	66166-6937	314-493-8000
38601	MIC PROPERTY AND CASUALTY INS CORP	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221
15380	MID-CONTINENT INSURANCE COMPANY	1437 S BOULDER STE 200	TULSA	OK	74119	918-587-7221
23434	MIDDLESEX INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
66044	MIDLAND NATIONAL LIFE INSURANCE CO	ONE MIDLAND PLAZA	SIOUX FALLS	SD	57193-0001	605-335-5700
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	14755 N OUTER FORTY DR STE 300	CHESTERFIELD	MO	63017	314-298-7332
23574	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	PO BOX 9425	MINNEAPOLIS	MN	55440-9425	952-545-6000
10895	MIDWEST INSURANCE COMPANY	300S BRADFORTON RD	SPRINGFIELD	IL	62711	217-726-6811
16942	MIDWEST MEDICAL INSURANCE COMPANY	7650 EDINBOROUGH WAY STE 400	MINNEAPOLIS	MN	55435	952-838-6700
66087	MIDWEST NATIONAL LIFE INS CO OF TN	9151 GRAPEVINE HWY	NORTH RICHLAND	TX	76180	817-255-3100
79480	MIDWEST SECURITY LIFE INSURANCE COMPANY	2700 MIDWEST DRIVE	ONALASKA	WI	54640-8764	608-783-7130
23515	MIDWESTERN INDEMNITY COMPANY THE	175 BERKLEY ST	BOSTON	MA	02117	513-576-3200
19011	MIDWESTERN INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
66109	MIDWESTERN UNITED LIFE INSURANCE COMPANY	5780 POWERS FERRY RD NW	ATLANTA	GA	30327-4390	303-860-1290
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS FIRST INSURANCE COMANY	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
42234	MINNESOTA LAWYERS MUTUAL INS CO	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	612-341-4530
66168	MINNESOTA LIFE INSURANCE COMPANY	400 NORTH ROBERT ST	ST PAUL	MN	55101-2098	651-665-3500
11964	MISSOURI DOCTORS MUTUAL INS CO	PO BOX 914	ST JOSEPH	MO	64502	800-264-5959
10191	MISSOURI EMPLOYERS MUTUAL INS CO	101 N KEENE STREET	COLUMBIA	MO	65201	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
11582	MISSOURI PHYSICIANS MUTUAL	287 N LINDBERG	ST LOUIS	MO	63141	
00103	MISSOURI PROPERTY INS PLACEMENT FACILITY	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800-392-7240
76040	MISSOURI VALLEY LIFE AND HEALTH INS CO	2301 MAIN	KANSAS CITY	MO	64108-2428	816-395-3355
22551	mitsui SUMITOMO INSURANCE USA INC	PO BOX 4602	WARREN	NJ	07059-0602	212-480-2550
70416	MML BAY STATE LIFE INS CO	1295 STATE ST	SPRINGFIELD	MA	01111	413-788-8411
23655	MODERN SERVICE INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
57541	MODERN WOODMEN OF AMERICA	1701 1ST AVE	ROCK ISLAND	IL	61201-8724	309-786-6481
69647	MOLINA HEALTHCARE INSURANCE COMPANY	ONE AMERICAN ROW, PO BOX 5056	HARTFORD	CT	06102-5056	860-403-1000
81442	MONITOR LIFE INSURANCE CO OF NY	COMMERCIAL TRAVELERS BLDG	UTICA	NY	13502-3587	212-612-4000
66281	MONUMENTAL LIFE INSURANCE COMPANY	4333EDGEWOOD RD NE	CEDAR RAPIDS	IA	52499-3210	410-685-2900
78077	MONY LIFE INS CO OF AMERICA	1290 AVENUE OF THE AMERICAS	NEW YORK	NY	10104	212-708-2000
66370	MONY LIFE INSURANCE COMPANY	1740 BROADWAY	NEW YORK	NY	10019	212-708-2000
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	630-368-2000
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
80020	MOUNTAIN LIFE INSURANCE COMPANY	PO BOX 240	ALCOA	TN	37701-0240	865-970-2800
66427	MTL INSURANCE COMPANY	1200 JORIE BLVD	OAK BROOK	IL	60521-2239	630-990-1000
10227	MUNICH REINSURANCE AMERICA INC	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
88668	MUTUAL OF AMERICA LIFE INSURANCE CO	320 PARK AVE 8TH FL	NEW YORK	NY	10022	212-224-1600
71412	MUTUAL OF OMAHA INSURANCE COMPANY	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-351-7600
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	651-631-7000
66419	MUTUAL SERVICE LIFE INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	651-631-7000
11878	MUTUALAID EXCHANGE	8717 W 110TH ST STE 100, SUITE 350	OVERLAND PRK	KS	66210	913-338-1100
30945	NATIONAL ALLIANCE INSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-542-2400
23671	NATIONAL AMERICAN INS CO OF CALIFORNIA	PO BOX 32039	LONG BEACH	CA	90832-2039	310-605-3300
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
61409	NATIONAL BENEFIT LIFE INSURANCE CO	333 W 34TH ST	NEW YORK	NY	10001-2403	212-615-7500
11991	NATIONAL CASUALTY COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	480-365-4000
57568	NATIONAL CATHOLIC SOCIETY OF FORESTERS	320 SOUTH SCHOOL ST	MT PROSPECT	IL	60056	847-342-4500
10243	NATIONAL CONTINENTAL INS CO	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
66540	NATIONAL FARMERS UNION LIFE INS CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
16217	NATIONAL FARMERS UNION PRO & CAS CO	5619 DTC PKWY ST 300	GREENWOOD VILLA	CO	80111-3136	303-337-5500



LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	6030 BANCROFT AVENUE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INS CO OF HARTFORD	333 S. WABASH	CHICAGO	IL	60604	312-822-5000
98205	NATIONAL FOUNDATION LIFE INSURANCE CO	110 W SEVENTH ST STE 300	FORT WORTH	TX	76102	817-878-3300
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
23728	NATIONAL GENERAL INSURANCE COMPANY	PO BOX 66937	ST LOUIS	MO	63166-6937	314-493-8000
66583	NATIONAL GUARDIAN LIFE INSURANCE CO	PO BOX 1191	MADISON	WI	53701-1191	608-257-5611
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	175 BERKLEY ST	BOSTON	MA	02117	317-816-3400
30155	NATIONAL INSURANCE CO OF WISCONSIN INC	250 S EXECUTIVE DR STE 300	BROOKFIELD	WI	53005	262-785-9995
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHFIELD	OH	44286-9000	617-357-2600
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
66680	NATIONAL LIFE INSURANCE COMPANY	1 NATIONAL LIFE DR	MONTPELIER	VT	05604	802-229-3333
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST, PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5000
22608	NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
60593	NATIONAL STATES INSURANCE COMPANY	PO BOX 46925	ST LOUIS	MO	63146	314-878-0101
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800-243-9622
87963	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	P O BOX 802207	DALLAS	TX	75380	972-532-2100
20141	NATIONAL TRUST INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240	941-955-2811
19445	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
66850	NATIONAL WESTERN LIFE INSURANCE CO	850 EAST ANDERSON LANE	AUSTIN	TX	78752	512-836-1010
26093	NATIONWIDE AFFINITY INS CO OF AMERICA	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-7111
28223	NATIONWIDE AGRIBUSINESS INS CO	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	515-508-3658
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-7111
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43215-2220	614-249-7111
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	1100 LOCUST STREET	DES MOINES	IA	50391-1100	515-280-4211
70750	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	PO BOX 15750	WILMINGTON	DE	19850-5750	610-407-1717
92657	NATIONWIDE LIFE AND ANNUITY INS CO	PO BOX 15750	WILMINGTON	DE	19850-5750	205-879-9230
66869	NATIONWIDE LIFE INSURANCE COMPANY	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215-2220	314-542-2400
68225	NATIONWIDE LIFE INSURANCE CO OF AMERICA	P O BOX 1717	VALLEY FORGE	PA	19482-1717	610-407-1717
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215	614-249-7111
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215	614-249-7111
25240	NAU COUNTRY INSURANCE COMPANY	7333 SUNWOOD DRIVE	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	6 INTERNATIONAL DR STE 100	RYE BROOK	NY	10573	212-244-2333
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
10317	NEIGHBORHOOD SPIRIT PROPERTY & CAS CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
24171	NETHERLANDS INSURANCE COMPANY THE	175 BERKELEY ST	BOSTON	MA	02117	603-358-4493
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617-526-8500
91626	NEW ENGLAND LIFE INSURANCE COMPANY	PO BOX 490	JOHNSTOWN	PA	15907	617-578-2000
69698	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	PO BOX 4884	HOUSTON	TX	77210-4884	281-368-7200
23841	NEW HAMPSHIRE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-770-2000
91596	NEW YORK LIFE INS & ANNUITY CORPORATION	51 MADISON AVE	NEW YORK	NY	10010	212-576-7000
66915	NEW YORK LIFE INSURANCE COMPANY	51 MADISON AVENUE, ROOM 606	NEW YORK	NY	10010-1655	212-576-7000
16608	NEW YORK MARINE & GENERAL INS CO	919 3RD AVENUE	NEW YORK	NY	10022-3919	212-551-0600
10690	NEWMARKET UNDERWRITERS INSURANCE CO	100 SUMMER ST	BOSTON	MA	02110	617-330-8451
14788	NGM INSURANCE COMPANY	PO BOX 16000	JACKSONVILLE	FL	32245-6000	603-352-4000
81264	NIPPON LIFE INS CO OF AMERICA	521 FIFTH AVE	NEW YORK	NY	10175	212-682-3000
27073	NIPPONKOA INS CO LIMITED (US BRANCH)	14 WALL STREET 8TH FLOOR	NEW YORK	NY	10005	212-405-1650
12630	NMHC GROUP SOLUTIONS INC	103 FOULK RD STE 202	WILMINGTON	DE	19803	800-251-3883
31470	NORGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES BARRE	PA	18703-0020	570-825-9900
66974	NORTH AMERICAN CO FOR LIFE & HEALTH IN	ONE MIDLAND PLAZA	SIOUX FALLS	SD	57193-0001	312-648-7600
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	650 ELM ST 6TH FL	MANCHESTER	NH	03101-2524	212-317-5400
68349	NORTH AMERICAN INSURANCE COMPANY	2721 NORTH CENTRAL AVENUE	PHOENIX	AZ	85004-1172	877-667-9368
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
67032	NORTH CAROLINA MUTUAL LIFE INS CO	MUTUAL PLAZA	DURHAM	NC	27701-3616	919-682-9201
27740	NORTH POINTE INSURANCE COMPANY	28819 FRANKLIN RD	SOUTHFIELD	MI	48034	248-358-1171
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	630-954-5508
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	50322	651-688-4100
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4373
69000	NORTHWESTERN LONG TERM CARE INS CO	720 E WISCONSIN AVE	MILWAUKEE	WI	53202	414-665-2510
67091	NORTHWESTERN MUTUAL LIFE INS CO	720 E WISCONSIN AVE	MILWAUKEE	WI	53202-4703	414-271-1444
20338	NORTHWESTERN PACIFIC INDEMNITY CO	P O BOX 1615	WARREN	NJ	07061-1615	503-221-4240
42552	NOVA CASUALTY COMPANY	726 EXCHANGE ST STE 1020	BUFFALO	NY	14210	716-856-3722
63444	NUTMEG LIFE INSURANCE COMPANY	PO BOX 2999	HARTFORD	CT	06104-2999	860-843-5867
81353	NYLIFE INSURANCE CO OF ARIZONA	51 MADISON AVE	NEW YORK	NY	10010	212-576-7000
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
67148	OCCIDENTAL LIFE INS CO OF NC	PO BOX 2595	WACO	TX	76702-2595	254-297-2775
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 4TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 10TH FL	COLUMBUS	OH	43215	614-228-2800
89206	OHIO NATIONAL LIFE ASSURANCE CORP	PO BOX 237	CINCINNATI	OH	45201-0237	513-794-6100
67172	OHIO NATIONAL LIFE INS CO THE	PO BOX 237	CINCINNATI	OH	45201-0237	513-794-6100
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
67180	OHIO STATE LIFE INSURANCE CO THE	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
67199	OLD AMERICAN INSURANCE COMPANY	3520 BROADWAY	KANSAS CITY	MO	64111	816-753-7000
36625	OLD RELIABLE CASUALTY COMPANY	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-968-4900
67253	OLD RELIANCE INSURANCE COMPANY	PO BOX 62549	COLORADO SPRING	CO	80962-2549	719-457-7562
24139	OLD REPUBLIC GENERAL INS CORPORATION	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312-346-8100
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789, 133 OAKLAND AVENUE	GREENSBURG	PA	15601-0789	724-834-5000
67261	OLD REPUBLIC LIFE INSURANCE COMPANY	307 N MICHIGAN AVE	CHICAGO	IL	60601-5382	312-346-8100
35424	OLD REPUBLIC SECURITY ASSURANCE COMPANY	PO BOX 470185	TULSA	OK	74147-0185	918-494-7000
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2640
67326	OLD SURETY LIFE INSURANCE COMPANY	PO BOX 54407	OKLAHOMA	OK	73154	405-523-2112
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-432-6400
76007	OLD UNITED LIFE INSURANCE COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-432-6400
63274	OM FINANCIAL LIFE INSURANCE COMPANY	PO BOX 1137	BALTIMORE	MD	21203-1137	
12254	OMAHA INDEMNITY COMPANY THE	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-351-5468
34940	OMNI INDEMNITY COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-954-4500
39098	OMNI INSURANCE COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-952-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
85286	ONENATION INSURANCE COMPANY	120 MONUMENT CIRCLE M2SG	INDIANAPOLIS	IN	46204	317-488-6000
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
76112	OXFORD LIFE INSURANCE COMPANY	2721 N CENTRAL AVENUE	PHOENIX	AZ	85004-1120	602-263-6666
67393	OZARK NATIONAL LIFE INSURANCE CO	PO BOX 15688	KANSAS CITY	MO	64106-0688	816-842-6300
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-4555
64343	PACIFIC GUARDIAN LIFE INS CO LTD	1440 KAPIOLANI BLVD STE 1700	HONOLULU	HI	96814	808-955-2236
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
97268	PACIFIC LIFE & ANNUITY COMPANY	PO BOX 5750	SCOTTSDALE	AZ	85261	949-219-3011
67466	PACIFIC LIFE INSURANCE CO	700 NEWPORT CENTER DR	NEWPORT BEACH	CA	92660	949-640-3011
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-780-4800
70785	PACIFICARE LIFE AND HEALTH INS COMPANY	PO BOX 25032	SANTA ANA	CA	92799-5032	714-825-5379
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776
93459	PAN AMERICAN ASSURANCE CO	601 POYDRAS ST 12TH FL	NEW ORLEANS	LA	70130-6060	504-566-1300
67539	PAN AMERICAN LIFE INSURANCE COMPANY	601 POYDRAS ST 12TH FL	NEW ORLEANS	LA	70130	504-566-1300
60003	PARK AVENUE LIFE INSURANCE CO	7 HANNOVER SQUARE 17M	NEW YORK	NY	10004	440-572-2400
71099	PARKER CENTENNIAL ASSURANCE COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481	314-275-5200
22250	PATHFINDER INSURANCE COMPANY	76 ST PAUL ST #500	BURLINGTON	VT	05401-4477	303-320-1422
23442	PATRIOT GENERAL INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
67598	PAUL REVERE LIFE INSURANCE CO	1 FOUNTAIN SQ	CHATTANOOGA	TN	37402	423-755-1011
67601	PAUL REVERE VARIABLE ANNUITY INS CO THE	1 FOUNTAIN SQ	CHATTANOOGA	TN	37402-1330	423-755-1011
18139	PEAK PROPERTY AND CASUALTY INS CORP	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
18333	PEERLESS INDEMNITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	315-431-6100
24198	PEERLESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	603-352-3221
67628	PEKIN LIFE INSURANCE COMPANY	2505 COURT ST	PEKIN	IL	61558	309-346-1161
67636	PENINSULAR LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	407-628-1776
32859	PENN AMERICA INSURANCE COMPANY	3 BALA PLAZA EAST, STE 300	BALA CYNWYD	PA	19004	610-664-1500
93262	PENN INSURANCE & ANNUITY CO THE	600 DRESHER ROAD	HORSHAM	PA	19044	215-956-9177
14982	PENN MILLERS INSURANCE COMPANY	PO BOX P	WILKES-BARRE	PA	18773-0016	570-822-8111
67644	PENN MUTUAL LIFE INSURANCE CO THE	INDEPENDENCE SQUARE C2F	PHILADELPHIA	PA	19172	215-956-8000
63282	PENN TREATY NETWORK AMERICA INS CO	3440 LEHIGH ST	ALLENTOWN	PA	18103	610-965-2222
21962	PENNSYLVANIA GENERAL INSURANCE CO	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
67660	PENNSYLVANIA LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	407-628-1776
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215-625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5000
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	380 SENTRY PARKWAY	BLUE BELL	PA	19422-0754	610-397-5000
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
66605	PEOPLES BENEFIT LIFE INSURANCE CO	4333 EDGEWOOD RD NE	CEDAR RAPIDS	IA	52499	319-398-8511
85561	PERICO LIFE INSURANCE COMPANY	13358 MANCHESTER RD	ST LOUIS	MO	63131-1730	314-965-5675
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342, CORP BH4 1177B	HOUSTON	TX	77253-3342	713-680-7148
90247	PHARMACISTS LIFE INSURANCE COMPANY, THE	PO BOX 370	ALGONA	IA	50511	515-295-2461
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515-295-2461
67784	PHILADELPHIA AMERICAN LIFE INS CO	PO BOX 4884	HOUSTON	TX	77210-4884	281-367-7200
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-617-7900
67792	PHILADELPHIA UNITED LIFE INS CO	150 MONUMENT RD STE 600	BALA CYNWYD	PA	19004	610-660-6600
93548	PHL VARIABLE INSURANCE COMPANY	ONE AMERICAN ROW, PO BOX 5056	HARTFORD	CT	06102-5056	860-403-1000
34037	PHOENIX INDEMNITY INSURANCE COMPANY	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
93734	PHOENIX LIFE AND ANNUITY COMPANY	ONE AMERICAN ROW, PO BOX 5056	HARTFORD	CT	06102-5056	860-403-1000
67814	PHOENIX LIFE INSURANCE COMPANY	ONE AMERICAN ROW, PO BOX 5056	HARTFORD	CT	06102-5056	860-403-1000
23400	PHYSICIANS INSURANCE COMPANY OF WISCONSIN	PO BOX 45650	MADISON	WI	53717	608-831-8331
72125	PHYSICIANS LIFE INSURANCE COMPANY	2600 DODGE	OMAHA	NE	68131	402-633-1000
80578	PHYSICIANS MUTUAL INSURANCE COMPANY	2600 DODGE	OMAHA	NE	68131	402-633-1000
11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	101 W MCCARTY ST STE 212	JEFFERSON CITY	MO	65101	573-634-7742
67873	PIONEER AMERICAN INSURANCE COMPANY	PO BOX 240	WACO	TX	76703-0240	254-297-2776
12670	PIONEER GENERAL INSURANCE COMPANY	6780 E HAMPDEN AVE	DENVER	CO	80224	303-758-8122
67911	PIONEER MUTUAL LIFE INS CO	ONE AMERICAN SQUARE	INDIANAPOLIS	IN	46282	701-277-2300
67946	PIONEER SECURITY LIFE INSURANCE COMPANY	PO BOX 2550	WACO	TX	76702-2550	254-297-2778
18619	PLATTE RIVER INSURANCE COMPANY	PO BOX 5900	MADISON	WI	53705-0900	603-644-6600
27251	PMI MORTGAGE INS CO	3003 OAK ROAD, PMI PLAZA	WALNUT CREEK	CA	94597-2098	415-788-7878
14460	PODIATRY INS CO OF AMERICA A MUTUAL CO	110 WESTWOOD PLACE	BRENTWOOD	TN	37027	
57622	POLISH NATNL ALLIANCE OF THE US OF N. A	6100 N CICERO AVE	CHICAGO	IL	60646-4385	773-286-0500
57630	POLISH ROMAN CATHOLIC UNION OF AMERICA	984 MILWAUKEE AVE	CHICAGO	IL	60622-4199	773-782-2600
37257	PRAETORIAN INSURANCE COMPANY	7 TIMES SQUARE 37TH FL	NEW YORK	NY	10036	213-613-0108



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	9000 W 67TH ST STE 201	SHAWNEE MISSION	KS	66202-3656	913-262-2585
36234	PREFERRED PROFESSIONAL INSURANCE CO	11605 MIRACLE HILLS DRIVE, SUITE 200	OMAHA	NE	68154-4467	402-392-1566
10800	PREMIER GROUP INSURANCE COMPANY	100 VINE ST	MURFREESBORO	TN	37130	615-278-1225
11529	PREMIER HEALTH INSURANCE COMPANY INC	14528 S OUTER 40 SUITE 300	CHESTERFIELD	MO	63017-5705	314-214-8123
60048	PRESERVATION LIFE INSURANCE COMPANY	3401 W TRUMAN BLVD #100A	JEFFERSON CITY	MO	65109	573-635-8492
68039	PRESIDENTIAL LIFE INSURANCE CO	69 LYDECKER STREET	NYACK	NY	10960-2199	845-358-2300
65919	PRIMERICA LIFE INSURANCE COMPANY	3120 BRECKINRIDGE BLVD.	DULUTH	GA	30099-0001	770-381-1000
71161	PRINCIPAL HEALTH INSURANCE COMPANY	711 HIGH STREET	DES MOINES	IA	50392-2300	515-248-3104
61271	PRINCIPAL LIFE INS CO	711 HIGH STREET	DES MOINES	IA	50392	515-247-5111
37095	PRIVATE RESIDENTIAL MORTGAGE INS CORP	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
21903	PROCENTURY INSURANCE COMPANY	PO BOX 163340	COLUMBUS	OH	43216-3340	614-895-2000
34312	PRODUCERS AGRICULTURE INSURANCE COMPANY	PO BOX 229	AMARILLO	TX	79105-0229	806-372-6785
68047	PROFESSIONAL INSURANCE COMPANY	175 ADDISON ROAD	WINDSOR	CT	06095	860-737-7317
12513	PROFESSIONAL LIABILITY INS CO OF AMERICA	10 SOUTH BRENTWOOD BLVD, STE 518	ST LOUIS	MO	63105	212-576-9801
11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
29017	PROFESSIONALS ADVOCATE INSURANCE COMPAN	225 INTERNATIONAL CIRCLE	HUNT VALLEY	MD	21030	410-785-0050
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	PO BOX 2679	GRAND RAPIDS	MI	49501-2679	616-456-8899
11851	PROGRESSIVE ADVANCED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
24279	PROGRESSIVE MAX INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
32786	PROGRESSIVE SPECIALTY INS CO	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
38954	PRONATIONAL INSURANCE COMPANY	2600 PROFESSIONALS DR. BOX 150	OKEMOS	MI	48805-0150	517-349-6500
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
32905	PROPERTY-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20400	PROSECT NATIONAL INSURANCE COMPANY INC	101 ARCH ST PO BOX 55178	BOSTON	MA	02205	617-330-1755
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
88536	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	PO BOX 2606	BIRMINGHAM	AL	35202	205-879-9230
68136	PROTECTIVE LIFE INSURANCE COMPANY	2801 HIGHWAY 280 SOUTH	BIRMINGHAM	AL	35223	205-879-9230
28711	PROVIDENCE PROPERTY & CASUALTY INS CO	8000 WARREN PARKWAY, BLDG 3 #300	FRISCO	TX	75034	214-618-6900
24295	PROVIDENCE WASHINGTON INSURANCE CO	88 BOYD AVENUE	E PROVIDENCE	RI	02914	401-453-7000
67903	PROVIDENT AMERICAN LIFE & HEALTH INS CO	PO BOX 29158	SHAWNEE MISSION	KS	66201-9158	440-572-2400
68195	PROVIDENT LIFE AND ACCIDENT INS CO	FOUNTAIN SQUARE	CHATTANOOGA	TN	37402-1389	423-755-1011
68209	PROVIDENT LIFE AND CASUALTY INS CO	FOUNTAIN SQUARE	CHATTANOOGA	TN	37402	423-755-1011
79227	PRUCO LIFE INSURANCE COMPANY	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102	973-802-6000
68241	PRUDENTIAL INS COMPANY OF AMERICA THE	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102-2992	
93629	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102	860-534-2000
35157	PUTNAM REINSURANCE COMPANY	80 PINE STREET	NEW YORK	NY	10005	212-770-2000
68284	PYRAMID LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	913-722-1110
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-422-9888
10829	QUADRANT INDEMNITY INSURANCE CO	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
23752	QUANTA INDEMNITY COMPANY	10 ROCKEFELLER PLZ 3RD FL	NEW YORK	NY	10020	303-337-5500
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-5859
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	614-445-2900
38512	RAMPART INSURANCE COMPANY	90 BROAD ST 25TH FL	NEW YORK	NY	10004-2205	212-299-3139
65765	REASSURE AMERICA LIFE INSURANCE COMPANY	8710 FREEPORT PKWY - #150	IRVING	TX	75063-2577	
37303	REDLAND INSURANCE COMPANY	7 TIMES SQ	NEW YORK	NY	10036	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
26549	REINSURANCE COMPANY OF AMERICA INC	PO BOX 855	ORISKANY	NY	13424	312-782-9453
89004	REINSURANCE CO OF MISSOURI INCORPORATED	1370 TIMBERLAKE MANOR PRKWY	CHESTERFIELD	MO	63017-6039	636-736-7000
68357	RELIABLE LIFE INSURANCE COMPANY	12115 LACKLAND RD	ST LOUIS	MO	63146	314-968-4900
72613	RELIAANCE LIFE INSURANCE COMPANY	COMPLIANCE DEPT, THREE PARKWAY	PHILADELPHIA	PA	19102	215-864-4000
68381	RELIAANCE STANDARD LIFE INSURANCE CO	2001 MARKET ST STE 1500	PHILADELPHIA	PA	19103	267-256-3500
67105	RELIASTAR LIFE INSURANCE COMPANY	BOX 5050, ATTN: ROUTE 9860	MINOT	ND	58702	612-372-5432
61360	RELIASTAR LIFE INS COMPANY OF NEW YORK	5780 POWERS FERRY RD NW	ATLANTA	GA	30327	516-682-8700
94587	RENAISSANCE LIFE & HEALTH INSURANCE CO	PO BOX 30416	LANSING	MI	48909-7916	517-349-6000
61700	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	PO BOX 30381	LANSING	MI	48909	800-745-7509
43753	REPUBLIC INDEMNITY CO OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
38318	REPUBLIC INSURANCE COMPANY	PO BOX 192509	DALLAS	TX	75219	214-559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
32174	REPUBLIC MORTGAGE INS CO OF FLORIDA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31275	REPUBLIC MORTGAGE INS CO OF NC	PO BOX 2514	WINSTON-SALEM	NC	27102	800-999-7642
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-263-6755
68462	RESERVE NATIONAL INSURANCE COMPANY	6100 N GRAND BLVD	OKLAHOMA CITY	OK	73118-1082	405-848-7931
10287	RESIDENTIAL GUARANTY COMPANY	3003 OAK ROAD	WALNUT CREEK	CA	94597	800-288-1970
61506	RESOURCE LIFE INSURANCE COMPANY	1000 N MILWAUKEE AVE	GLENVIEW	IL	60025	312-381-1000
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
26050	RESPONSE WORLDWIDE INSURANCE COMPANY	500 SOUTH BROAD ST	MERIDEN	CT	06450	513-369-5000
92673	REVIOS REINSURANCE CANADA LTD	175 BLOOR ST E, NORTH TOWER, #1400	TORONTO ONTARIO		M4W 3R8	416-598-4677
87017	REVIOS REINSURANCE US INC	175 BLOOR ST E, NORTH TOWER, #1400	TORONTO ONTARIO		M4W 3R8	416-598-4677
93572	RGA REINSURANCE COMPANY	1370 TIMBER LK MANOR PRKWY	CHESTERFIELD	MO	63017-6039	636-736-7000
36684	RIVERPORT INSURANCE COMPANY	222 S 9TH ST STE 1300	MINNEAPOLIS	MN	55402-3332	612-766-3000
65005	RIVERSOURCE LIFE INSURANCE COMPANY	227 FINANCIAL CRR	MINNEAPOLIS	MN	55474	612-671-3131
28860	RLI INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	815-229-1500



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
58181	ROYAL ARCANUM SUPREME COUNCIL OF	61 BATTERYMARCH ST	BOSTON	MA	02110-3206	617-426-4135
24678	ROYAL INDEMNITY COMPANY	3600 ARCO CORP DR	CHARLOTTE	NC	28273	704-522-2000
57657	ROYAL NEIGHBORS OF AMERICA	230 16TH ST	ROCK ISLAND	IL	61201-8608	309-788-4561
22314	RSUI INDEMNITY COMPANY	945 E PACES FERRY RD #1800	ATLANTA	GA	30326-1125	818-225-1000
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	763-323-2299
23132	RVI NATIONAL INSURANCE COMPANY	177 BROAD ST 9TH FL	STAMFORD	CT	06901-2048	972-364-7000
60183	S USA LIFE INSURANCE COMPANY INC	460 WEST 34TH STREET, STE 800	NEW YORK	NY	10001-2320	877-725-4375
25405	SAFE AUTO INSURANCE COMPANY	3883 EAST BROAD ST	COLUMBUS	OH	43213	614-231-0200
24740	SAFECO INSURANCE CO OF AMERICA	4333 BROOKLYN AVENUE NE	SEATTLE	WA	98185	206-545-5000
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	PO BOX 34990 BLAKE FULTON	SEATTLE	WA	98124-1990	206-545-5000
11215	SAFECO INSURANCE COMPANY OF INDIANA	PO BOX 34990 BLAKE FULTON	SEATTLE	WA	98124-1990	206-545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	PO BOX 34990 BLAKE FULTON	SEATTLE	WA	98124-1990	206-545-5000
79014	SAFEHEALTH LIFE INSURANCE COMPANY	95 ENTERPRISE STE 100	ALISO VIEJO	CA	92656-2605	949-425-4300
11123	SAFETY FIRST INSURANCE COMPANY	2043 WOODLAND PRKWAY STE 200	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314-995-5300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
60445	SAGICOR LIFE INSURANCE COMPANY	PO BOX 52121	PHOENIX	AZ	85072-2121	602-957-0778
16551	SAVERS PROPERTY & CASUALTY INS CO	11880 COLLEGE BLVD STE 500	OVERLAND PRK	KS	66210	913-451-0002
68446	SCOR LIFE INSURANCE COMPANY	15305 DALLAS PRKWAY STE 700	ADDISON	TX	75001	972-560-9500
64688	SCOR LIFE US RE INSURANCE COMPANY	15305 DALLAS PKWY STE 700	ADDISON	TX	75001	972-560-9500
90670	SCOTTISH RE LIFE CORPORATION	13840 BALLANTYNE CORP PL STE 500	CHARLOTTE	NC	28277	913-676-5200
15580	SCOTTSDALE INDEMNITY COMPANY	DSPF-76 1 NATIONWIDE PLZ	COLUMBUS	OH	43215	480-365-4000
15563	SEA BRIGHT INSURANCE COMPANY	2101 4TH AVE #1600	SEATTLE	WA	98121	847-320-2000
22535	SEABOARD SURETY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	410-205-3000
69914	SEARS LIFE INSURANCE COMPANY	3001 MEACHAM BLVD STE 200	FORT WORTH	TX	76137	800-440-8610
25763	SEATON INSURANCE COMPANY	200 METRO CENTER BLVD UNIT 8	WARWICK	RI	02886	617-725-1540
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	2401 S MEMORIAL DR	APPLETON	WI	54915	920-739-3161
10054	SECURIAN CASUALTY COMPANY	400 ROBERT ST NORTH	ST PAUL	MN	55101-2098	651-665-3500
93742	SECURIAN LIFE INSURANCE COMPANY	400 N ROBERT ST	ST PAUL	MN	55101-2015	651-665-3500
68675	SECURITY BENEFIT LIFE INSURANCE CO	ONE SECURITY BENEFIT PLC	TOPEKA	KS	66636-0001	785-431-3000
24902	SECURITY INSURANCE COMPANY OF HARTFORD	3600 ARCO CORP DR	CHARLOTTE	NC	28273	704-522-2000
68721	SECURITY LIFE INSURANCE CO OF AMERICA	10901 RED CIRCLE DR	MINNETONKA	MN	55343-9137	952-544-2121
68713	SECURITY LIFE OF DENVER INSURANCE COMPANY	1290 BROADWAY	DENVER	CO	80203	303-860-1290
68772	SECURITY MUTUAL LIFE INS CO OF NY	PO BOX 1625	BINGHAMTON	NY	13902-1625	607-723-3551
19879	SECURITY NATIONAL INSURANCE COMPANY	5210 BELFORT RD ST 120	JACKSONVILLE	FL	32256	214-360-8000
69485	SECURITY NATIONAL LIFE INSURANCE COMPANY	PO BOX 57220	SALT LAKE CITY	UT	84157	801-264-1060
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE CO OF S CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
78662	SENIOR LIFE INSURANCE COMPANY	PO BOX 2447	THOMASVILLE	GA	31799-2447	229-228-6936
77119	SENTINEL AMERICAN LIFE INSURANCE CO	7 HANNOVER SQ 17M	NEW YORK	NY	10004-2616	215-567-7011
11000	SENTINEL INSURANCE COMPANY LTD	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
28460	SENTRY CASUALTY COMPANY	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-7842
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
68810	SENTRY LIFE INSURANCE CO (L&H ACCT)	1800 N POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	941-746-4107
80586	SERVUS LIFE INSURANCE COMPANY	PO BOX 2999	HARTFORD	CT	06104-2999	860-843-5867
97241	SETTLERS LIFE INSURANCE COMPANY	PO BOX 1031	MADISON	WI	53701	608-257-5611
23361	SHELTER GENERAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
65757	SHELTER LIFE INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
68845	SHENANDOAH LIFE INSURANCE COMPANY	PO BOX 12847	ROANOKE	VA	24029-2847	540-985-4400
71420	SIERRA HEALTH & LIFE INS CO INC	PO BOX 14396	LAS VEGAS	NV	89114-4396	702-243-8528
12575	SILVERSCRIPT INSURANCE COMPANY	211 COMMERCE ST STE 800	NASHVILLE	TN	37201	615-743-6616
57673	SLOVENE NATIONAL BENEFIT SOCIETY	247 WEST ALLEGHENY ROAD	IMPERIAL	PA	15126	724-695-1100
15261	SOCIETY INSURANCE COMPANY A MUTUAL CO	150 CAMELOT DR	FOND DU LAC	WI	54935	920-922-1220
11126	SOMPO JAPAN INSURANCE CO OF AMERICA	43RD FL, 225 LIBERTY ST	NEW YORK	NY	10281-1058	212-416-1200
57142	SONS OF NORWAY	1455 W LAKE ST	MINNEAPOLIS	MN	55408	612-827-3611
37141	SOUTHERN GENERAL INSURANCE COMPANY	PO BOX 28155	ATLANTA	GA	30358-0155	770-952-0800
19216	SOUTHERN INSURANCE COMPANY	PO BOX 809076	DALLAS	TX	75380-9076	972-788-6000
74365	SOUTHERN PIONEER LIFE INSURANCE COMPANY	PO BOX 30	TRUMANN	AR	72472	870-483-6355
16047	SOUTHERN PIONEER PROPERTY AND CAS INS CO	PO BOX 30	TRUMAN	AR	72472	870-483-6355
73377	SOUTHERN SECURITY LIFE INS CO	PO BOX 958402	LAKE MARY	FL	32795	407-321-7113
10190	SOUTHERN-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
24767	ST PAUL FIRE & MARINE INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	385 WASHINGTON ST	ST. PAUL	MN	55102-1396	651-310-7911
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE SE	ATLANTA	GA	30339-2111	770-763-1000
69019	STANDARD INSURANCE COMPANY	PO BOX 711	PORTLAND	OR	97207-0711	503-321-7000
86355	STANDARD LIFE AND ACCIDENT INSURANCE CO	ONE MOODY PLZ	GALVESTON	TX	77550	409-763-4661
69051	STANDARD LIFE INS CO OF INDIANA	10689 N PENNSYLVANIA AVE	INDIANAPOLIS	IN	46280-1087	317-574-6200
69078	STANDARD SECURITY LIFE INS CO OF NEWYOR	485 MADISON AVE	NEW YORK	NY	10022-5803	212-355-4141
18023	STAR INSURANCE COMPANY	PO BOX 5015	SOUTHFIELD	MI	48034-5015	248-358-1100
68985	STARMOUNT LIFE INSURANCE COMPANY	PO BOX 14389	BATON ROUGE	LA	70898-4389	225-926-2888



LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
40045	STARNET INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	973-301-8000
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5200
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	864-877-3311
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
94498	STATE FARM ANNUITY AND LIFE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309-766-2311
25143	STATE FARM FIRE AND CASUALTY COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
69108	STATE FARM LIFE INSURANCE COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
69116	STATE LIFE INSURANCE COMPANY	PO BOX 406	INDIANAPOLIS	IN	46206	317-285-1877
69132	STATE MUTUAL INSURANCE COMPANY	PO BOX 153	ROME	GA	30162-0153	309-766-2311
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORTWORTH	TX	76124	817-265-2000
33049	STATE VOLUNTEER MUTUAL INSURANCE CO	PO BOX 1065	BRENTWOOD	TN	37024-1065	615-377-1999
89184	STERLING INVESTORS LIFE INS CO	65 TECHNOLOGY PKWAY	ROME	GA	30165-0111	706-235-8154
77399	STERLING LIFE INSURANCE COMPANY	1000 N MILWAUKEE AVE	GLENVIEW	IL	60025	312-381-1000
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	972-881-6000
65021	STONEBRIDGE LIFE INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	972-881-6000
22276	STONEWALL INSURANCE COMPANY	200 METRO CTR BLVD UNIT #8	WARWICK	RI	02886	617-234-3801
10340	STONINGTON INSURANCE COMPANY	5080 SPECTRUM DRIVE, STE. 900 E	ADDISON	TX	75001	972-664-7034
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-8600
40134	SUA INSURANCE COMPANY	222 SOUTH RIVERSIDE PLAZA	CHICAGO	IL	60606	617-725-6000
80802	SUN LIFE ASSURANCE CO OF CANADA	ONE SUN LIFE EXECUTIVE PK	WELLESLEY HILLS	MA	02181-5699	781-237-6030
79065	SUN LIFE ASSURANCE OF CANADA (US)	ONE SUN LIFE EXEC PARK	WELLESLEY HILLS	MA	02181-5699	781-237-6030
10909	SUN SURETY INSURANCE COMPANY	PO BOX 2373	RAPID CITY	SD	57709	605-348-1000
69256	SUNAMERICA LIFE INSURANCE COMPANY	21650 OXNARD ST MS 6-13	WOODLAND HILLS	CA	91367	310-772-6000
69272	SUNSET LIFE INSURANCE COMPANY OF AMERICA	PO BOX 219532	KANSAS CITY	MO	64121-9532	816-753-7000
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
69310	SURETY LIFE INSURANCE COMPANY	3075 SANDERS RD H1A	NORTHBROOK	IL	60062-7127	309-661-1800
82627	SWISS RE LIFE & HEALTH AMERICA INC	175 KING STREET	ARMONK	NY	10504	203-321-3000
25364	SWISS REINSURANCE AMERICA CORP	175 KING STREET	ARMONK	NY	10504	914-828-8000
68608	SYMETRA LIFE INSURANCE COMPANY	PO BOX 34690	SEATTLE	WA	98124-1690	425-376-8000
90581	SYMETRA NATIONAL LIFE INSURANCE COMPANY	PO BOX 34690	SEATTLE	WA	98124-1690	425-376-8000
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	727-367-6900
69345	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	730 THIRD AVE	NEW YORK	NY	10017	212-490-9000
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	59 MAIDEN LANE 6TH FL	NEW YORK	NY	10038	212-220-7128
69604	TEMPLETON FUNDS ANNUITY COMPANY	PO BOX 33030	ST PETERSBURG	FL	33733-8030	303-792-9777
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
69396	TEXAS LIFE INSURANCE COMPANY	PO BOX 830	WACO	TX	76703-0830	254-752-6521
56014	THRIVENT FINANCIAL FOR LUTHERANS	4321 N BALLARD ROAD	APPLETON	WI	54919-0001	920-734-5721
97721	THRIVENT LIFE INSURANCE COMPANY	625 FOURTH AVE SOUTH	MINNEAPOLIS	MN	55415-1624	612-340-7000
60142	TIAA-CREF LIFE INSURANCE COMPANY	730 THIRD AVE	NEW YORK	NY	10017	888-842-5433
39497	TICO INSURANCE COMPANY	5205 NORTH O'CONNOR BLVD #700	IRVING	TX	75039	877-953-2337
25496	TIG INDEMNITY COMPANY	PO BOX 152879	IRVING	TX	75015-8830	972-831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
69477	TIME INSURANCE COMPANY	PO BOX 3050, 501 W MICHIGAN ST	MILWAUKEE	WI	53203	414-271-3011
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	210-527-2711
44300	TOWER INSURANCE COMPANY OF NEW YORK	120 BROADWAY 31ST FL	NEW YORK	NY	10271-1699	212-655-2000
43702	TOWER NATIONAL INSURANCE COMPANY	120 BROADWAY 14TH FL	NEW YORK	NY	02110	212-655-2000
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE NF23	TORRANCE	CA	90509	310-468-8052
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	230 PARK AVENUE	NEW YORK	NY	10169	212-297-6600
69566	TRANS WORLD ASSURANCE COMPANY	885 S EL CAMINO REAL	SAN MATEO	CA	94402-2392	650-348-2300
70688	TRANSAMERICA FINANCIAL LIFE INS CO	4333 EDGEWOOD ROAD NE	CEDAR RAPIDS	IA	52499	914-697-8000
86231	TRANSAMERICA LIFE INSURANCE COMPANY	4333 EDGEWOOD RD, NE, MS: 4280	CEDAR RAPIDS	IA	52499	319-398-8511
67121	TRANSAMERICA OCCIDENTAL LIFE INS CO	4333 EDGEWOOD RD	CEDAR RAPIDS	IA	52499	213-742-2111
20486	TRANSCONTINENTAL INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
28886	TRANSGUARD INS CO OF AMERICA INC	700 OAKMONT LANE	WESTMONT	IL	60559-5546	630-570-3505
33014	TRANSPORT INSURANCE COMPANY	1300 HIGHLAND CORP DR, SUITE 103	CUMBERLAND	RI	02864	513-369-5000
20494	TRANSPORTATION INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMER	ONE TOWER SQ	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY INS CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
27998	TRAVELERS HOME AND MARINE INS CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
38130	TRAVELERS PERSONAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25674	TRAVELERS PROPERTY CAS CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
56006	TRAVELERS PROTECTIVE ASSOC OF AMERICA	3755 LINDELL	ST LOUIS	MO	63108-3476	314-371-0533
31003	TRI STATE INSURANCE CO OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3250
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	336-723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	5210 BELFORT RD ST120	JACKSONVILLE	FL	32256	214-360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	5210 BELFORT RD ST120	JACKSONVILLE	FL	32256	214-360-8000
41211	TRITON INSURANCE COMPANY	PO BOX 2548	FORT WORTH	TX	76113	515-280-4211



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
41106	TRIUMPHE CASUALTY COMPANY	PO BOX 26131	GREENSBORO	NC	27402-6131	
92525	TRUASSURE INSURANCE COMPANY	801 OGDEN AVE	LISLE	IL	60532	800-414-4988
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNX	LOS ANGELES	CA	90051-2478	323-932-3200
27120	TRUMBULL INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
61425	TRUSTMARK INSURANCE COMPANY	400 FIELD DRIVE	LAKE FOREST	IL	60045	847-615-1500
62863	TRUSTMARK LIFE INSURANCE COMPANY	400 FIELD DRIVE	LAKE FOREST	IL	60045	847-615-1500
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA T-16-85	HARTFORD	CT	06115	860-547-5000
84530	U S FINANCIAL LIFE INSURANCE COMPANY	PO BOX 429560	CINCINNATI	OH	45242	513-686-2000
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	713-744-3700
67423	UBS LIFE INSURANCE COMPANY USA	PO BOX 10	DES MOINES	IA	50301	515-245-2000
37893	ULICO CASUALTY COMPANY	1625 EYE ST NW	WASHINGTON	DC	20006	202-682-0900
86371	ULLICO LIFE INSURANCE COMPANY	1625 EYE ST NW	WASHINGTON	DC	20001	202-682-0900
41050	UNDERWRITER FOR THE PROFESSIONS INS CO	185 GREENWOOD RD	NAPA	CA	94558	707-226-0100
80314	UNICARE LIFE & HEALTH INSURANCE COMPANY	233 SOUTH WACKER ST, STE 3900	CHICAGO	IL	60606	877-864-2273
11121	UNIFIED LIFE INSURANCE COMPANY	PO BOX 25326	OVERLAND PARK	KS	66225-5326	913-685-2233
91529	UNIMERICA INSURANCE COMPANY	450 COLUMBUS BLVD	HARTFORD	CT	06103	763-797-7126
69701	UNION BANKERS INSURANCE COMPANY	4888 LOOP CENTRAL DRIVE, SUITE 700	HOUSTON	TX	77081	407-628-1776
80837	UNION CENTRAL LIFE INSURANCE CO	PO BOX 40888	CINCINNATI	OH	45240-0888	513-595-2200
62596	UNION FIDELITY LIFE INSURANCE CO	500 VIRGINIA DR	FT WASHINGTON	PA	19034	800-523-6599
25844	UNION INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3250
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
69744	UNION LABOR LIFE INSURANCE COMPANY	1625 EYE STREET NW	WASHINGTON	DC	20006	202-682-0900
70408	UNION SECURITY INSURANCE COMPANY	PO BOX 419052	KANSAS CITY	MO	64141-6052	816-474-2345
92916	UNITED AMERICAN INSURANCE COMPANY	PO BOX 8080	MCKINNEY	TX	75070-0810	972-529-5085
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	12115 LACKLAND ROAD	ST LOUIS	MO	63146	312-661-4500
56383	UNITED COMMERCIAL TRAVELERS OF AMERICA	632 N PARK ST	COLUMBUS	OH	43215-1627	507-455-5200
62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	4401 DEER PATH RD	HARRISBURG	PA	17110	717-260-7081
91693	UNITED FAMILY LIFE INSURANCE CO	10 GLENLAKE PRKWY NE STE 500	ATLANTA	GA	30328-3473	205-970-7000
87645	UNITED FIDELITY LIFE INSURANCE CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
11770	UNITED FINANCIAL CASUALTY COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-461-5000
19496	UNITED FIRE & INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
13021	UNITED FIRE AND CASUALTY COMPANY	P O BOX 73909	CEDAR RAPIDS	IA	52407	319-399-5700
16659	UNITED GUARANTY COMMERCIAL INS CO OF NC	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO	LAW DEPT; PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
79413	UNITED HEALTHCARE INSURANCE COMPANY	450 COLUMBUS BLVD 2NB	HARTFORD	CT	06115	877-832-7734
63983	UNITED HERITAGE LIFE INSURANCE COMPANY	PO BOX 7777	MERIDIAN	ID	83680-7777	208-493-6100
69922	UNITED HOME LIFE INSURANCE COMPANY	PO BOX 7192	INDIANAPOLIS	IN	46207-7192	317-692-7979
69930	UNITED INSURANCE COMPANY OF AMERICA	ONE E WACKER DRIVE	CHICAGO	IL	60601-1883	312-661-4500
94099	UNITED INVESTORS LIFE INSURANCE COMPANY	PO BOX 10207	BIRMINGHAM	AL	35202-0207	205-325-4300
82694	UNITED LIBERTY LIFE INSURANCE COMPANY	PO BOX 437249	LOUISVILLE	KY	40253-7249	502-244-2420
69973	UNITED LIFE INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5700
11445	UNITED NATIONAL CASUALTY INSURANCE CO	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
92703	UNITED NATIONAL LIFE INS CO OF AMERICA	1275 MILWAUKEE AVENUE	GLENVIEW	IL	60025	847-699-0600
41335	UNITED NATIONAL SPECIALTY INSURANCE CO	THREE BALA PLZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
69868	UNITED OF OMAHA LIFE INS CO	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175-0001	402-351-7600
42129	UNITED SECURITY ASSURANCE CO OF PA	PO BOX 64477	SOUDERTON	PA	18964-9985	215-723-3044
21776	UNITED SECURITY INSURANCE COMPANY	TERRACE TOWERS 5619 DTC PK ST 300	GREENWOOD VILLA	CO	80111-3136	303-337-5500
81108	UNITED SECURITY LIFE AND HEALTH INS CO	10275 W HIGGINS RD	ROSEMONT	IL	60018-3864	800-875-4422
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY CO	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
21113	UNITED STATES FIRE INSURANCE COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07962	630-954-5508
25895	UNITED STATES LIABILITY INSURANCE CO	PO BOX 6700	WAYNE	PA	19087-2191	610-688-2535
70106	UNITED STATES LIFE INSURANCE CO NEW YORK	3600 ROUTE 66, PO BOX 1580	NEPTUNE	NJ	07754-1580	212-709-6000
63479	UNITED TEACHER ASSOCIATES INSURANCE CO	PO BOX 26580	AUSTIN	TX	78755-0580	512-451-2224
29157	UNITED WISCONSIN INSURANCE COMPANY	P.O. BOX 3026	MILWAUKEE	WI	53201-3026	262-787-7400
72850	UNITED WORLD LIFE INSURANCE COMPANY	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-351-7600
16063	UNITRIN AUTO AND HOME INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
10915	UNITRIN DIRECT PROPERTY & CASUALTY CO	2790 BUSINESS PARK DRIVE	VISTA	CA	92081	847-320-2000
25909	UNITRIN PREFERRED INSURANCE COMPANY	5210 BELFORT RD STE 120	JACKSONVILLE	FL	32256	212-480-1900
63819	UNITY FINANCIAL LIFE INSURANCE COMPANY	11311 CORNELL PARK DR STE 200	CINCINNATI	OH	45242-1889	513-247-0711
70114	UNITY MUTUAL LIFE INS CO	PO BOX 5000	SYRACUSE	NY	13250-5000	315-448-7000
42862	UNIVERSAL CASUALTY COMPANY	150 NORTHWEST PT	ELK GROVE VILLA	IL	60007	847-700-9100
32867	UNIVERSAL FIRE & CASUALTY INSURANCE CO	3214 CHICAGO DR	HUDSONVILLE	MI	49426	616-662-3900
70130	UNIVERSAL GUARANTY LIFE INS CO	PO BOX 5147	SPRINGFIELD	IL	62705	217-241-6300
70157	UNIVERSAL LIFE INSURANCE COMPANY THE	PO BOX 2565	BIRMINGHAM	AL	35202-2565	205-323-5256
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 5077	SIOUX FALLS	SD	57117-5077	713-722-4600
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	913-339-1000
70173	UNIVERSAL UNDERWRITERS LIFE INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211-1523	913-339-1000
40843	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	7045 COLLEGE BLVD	OVERLAND	KS	66211-1523	913-339-1000
62235	UNUM LIFE INS CO OF AMERICA	2211 CONGRESS ST	PORTLAND	ME	04122	207-575-2211
29998	UPPER HUDSON NATIONAL INSURANCE COMPANY	PO BOX 248	FERNDALE	NY	12734	704-522-2000
70955	USA LIFE ONE INS CO OF INDIANA	PO BOX 312	CRAWFORDSVILLE	IN	47933-0312	765-362-4500
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDRICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78288	210-498-2211
69663	USAA LIFE INSURANCE COMPANY	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0001	210-498-8000
94358	USABLE LIFE	PO BOX 1650	LITTLE ROCK	AR	72203-1650	501-375-7200
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2000



**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
26611	VALIANT INS CO	1400 AMER LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
20508	VALLEY FORGE INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
70211	VALLEY FORGE LIFE INSURANCE COMPANY	175 KING STREET, C/O SWISS RE	ARMONK	NY	10504	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
68632	VANTISLIFE INSURANCE COMPANY	200 DAY HILL RD	WINDSOR	CT	06095	866-826-8471
70238	VARIABLE ANNUITY LIFE INSURANCE CO	2929 ALLEN PARKWAY	HOUSTON	TX	77019	713-522-1111
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
10815	VERLAN FIRE INSURANCE COMPANY	8403 COLESVILLE RD SUITE 300	SILVER SPRING	MD	20910	301-495-7722
81027	VETERANS LIFE INS CO	20 MOORES RD	FRAZER	PA	19355	610-648-5000
10644	VICTORIA AUTOMOBILE INSURANCE CO	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	440-461-3461
42889	VICTORIA FIRE & CASUALTY COMPANY	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	440-461-3461
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	212-612-4000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
40827	VIRGINIA SURETY COMPANY INC	1000 MILWAUKEE AVE	GLENVIEW	IL	60025	847-953-1000
53953	VISION BENEFITS OF AMERICA	300 WEYMAN PLZ	PITTSBURGH	PA	15236	412-881-4900
32395	VISION SERVICE PLAN INSURANCE COMPANY	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
84549	VISTA LIFE INSURANCE COMPANY	THE AMERICAN RD	DEARBORN	MI	48121	313-322-7287
35971	VOYAGER PROPERTY & CASUALTY INSURANCE CO	260 INTERSTATE NORTH CIRCLE SE	ATLANTA	GA	30339	770-763-1000
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	914-640-6500
32778	WASHINGTON INTERNATIONAL INSURANCE CO	1200 ARLINGTON HEIGHTS RD, STE 400	ITASCA	IL	60143	630-227-4700
70319	WASHINGTON NATIONAL INSURANCE CO	11815 N PENNSYLVANIA ST	CARMEL	IN	46032	317-817-6100
00037	WATKINS LIFE & BENEFIT ASSOCIATION	PO BOX 96	DEXTER	MO	63841-0096	314-624-3548
26069	WAUSAU BUSINESS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	715-845-5211
83445	WELLCARE HEALTH INSURANCE OF ARIZONA INC	8735 HENDERSON RD REN 2	TAMPA	FL	33634	785-273-9804
64467	WELLCARE HEALTH INSURANCE OF ILLINOIS	PO BOX 25827	TAMPA	FL	33634	813-290-6308
10155	WELLCARE PRESCRIPTION INSURANCE INC	8735 HENDERSON REN 2	TAMPA	FL	33634	813-290-6245
61705	WELLCHOICE INSURANCE OF NEW JERSEY INC	11 WEST 42ND ST	NEW YORK	NY	10036	212-476-1000
83607	WELLMARK COMMUNITY INSURANCE INC	636 GRAND AVE STATION # 146	DES MOINES	IA	50309	515-245-4500
25011	WESCO INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD #100	BRIDGEWATER	NJ	08807	724-834-5000
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
15350	WEST BEND MUTUAL INSURANCE COMPANY	1900 S 18TH AVE	WEST BEND	WI	53095	262-334-5571
70335	WEST COAST LIFE INSURANCE COMPANY	PO BOX 193892	SAN FRANCISCO	CA	94119	415-591-8200
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 1000 436 WALNUT ST	PHILADELPHIA	PA	19106	215-640-1000
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
70483	WESTERN AND SOUTHERN LIFE INS CO	400 BROADWAY	CINCINNATI	OH	45202-3312	513-629-1800
57711	WESTERN CATHOLIC UNION	510 MAIN STREET	QUINCY	IL	62301-3941	217-223-9721
30830	WESTERN DIVERSIFIED CASUALTY INSURANCE CO	ONE LIBERTY PLAZA 53RD FL	NEW YORK	NY	10006	847-948-8988
27502	WESTERN GENERAL INSURANCE COMPANY INC	5230 LAS VIRGENES RD	CALABASAS	CA	91302	818-880-9070
91413	WESTERN RESERVE LIFE ASSUR CO OH	570 CARILLON PRKWY	ST PETERSBURG	FL	33716-1201	727-299-1800
92622	WESTERN SOUTHERN LIFE ASSURANCE CO	400 BROADWAY	CINCINNATI	OH	45202-3312	513-629-1800
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5270
78301	WESTWARD LIFE INSURANCE COMPANY	680 NEWPORT CTR DR ST 270	NEWPORT BEACH	CA	92260	562-420-6103
57010	WILLIAM PENN ASSOCIATION	709 BRIGHTON ROAD	PITTSBURGH	PA	15233-1805	412-231-2979
66133	WILTON REASSURANCE COMPANY	187 DANBURY RD RIVER BLDG 3FL	WILTON	CT	06897-4079	973-802-6000
12599	WINDSOR INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35283-0189	678-627-6000
65960	WINDSOR LIFE INSURANCE COMPANY	3434 FAIRMOUNT ST	DALLAS	TX	75219	214-559-0850
56170	WOMAN'S LIFE INSURANCE SOCIETY	1338 MILITARY ST	PORT HURON	MI	48060-5020	810-985-5191
57320	WOODMEN OF THE WORLD LIFE INS SOCIETY	1700 FARNAM ST	OMAHA	NE	68102-2002	402-342-1890
31232	WORK FIRST CASUALTY COMPANY	3411 SILVERSIDE RD STE 101	WILMINGTON	DE	19811	410-685-5500
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
57290	WORKMENS BENEFIT FUND OF THE U S OF AM	99 N BROADWAY	HICKSVILLE	NY	11801-2905	516-938-6060
79987	WORLD CORP INSURANCE COMPANY	PO BOX 3160	OMAHA	NE	68103-0160	402-496-8000
70629	WORLD INSURANCE COMPANY	PO BOX 3160	OMAHA	NE	68103-0160	402-496-8000
20311	XL CAPITAL ASSURANCE INC	1221 AVE OF AMERICAS 31ST FL	NEW YORK	NY	10020-1001	646-658-5900
24554	XL INSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
88080	XL LIFE INSURANCE AND ANNUITY COMPANY	20 N MARTINGALE RD STE 200	SCHAUMBURG	IL	60173	314-275-5200
20583	XL REINSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902	847-517-2990
24325	YORK INSURANCE COMPANY	88 BOYD AVE	EAST PROVIDENCE	RI	02914	401-453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-424-8031
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
30325	ZALE INDEMNITY COMPANY	PO BOX 152762	IRVING	TX	75038-1003	972-580-4499
71323	ZALE LIFE INSURANCE COMPANY	PO BOX 152762 STA 5B-9	IRVING	TX	75015-2762	972-580-4080
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
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